THE SATURDAY EVENING POST

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Summer Girls and Idle Fellows

By Jerome K. Jerome

How J. Pierpont Morgan Does Business

By A Wall Street Broker

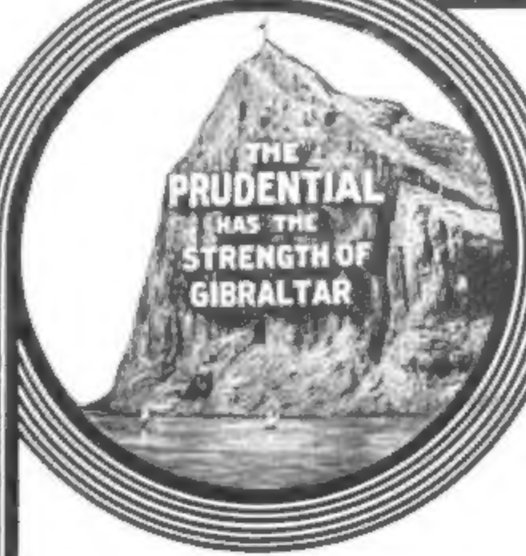
The Reverse of a Medal

By Henry Wallace Phillips

The Steadfast Widow Delaney

By Hamlin Garland

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA



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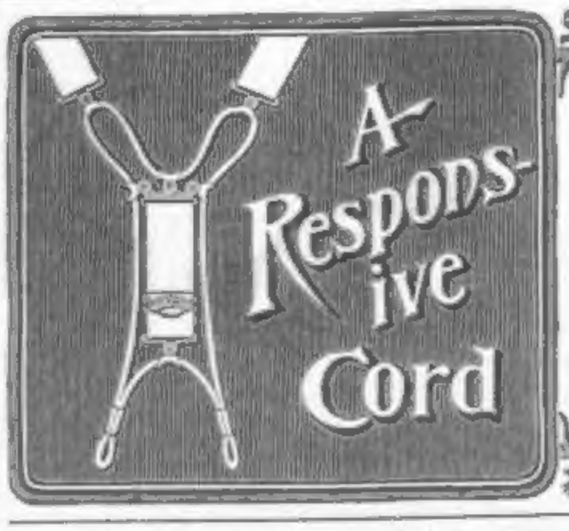

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How J. Pierpont Morgan Does Business

MR. J. PIERPONT MORGAN

By A Wall Street Broker

IT IS a conservative estimate that two hundred million dollars have been made in the last ten years by the underwriting syndicates in Wall Street. Of this sum, probably a hundred and twenty-five million dollars has passed through the hands of J. P. Morgan & Co. to be disbursed as profits to themselves and their associates. In the organization of the United States Steel Corporation, Mr. Morgan, as manager, cleaned up about fifty million dollars for the members of his syndicate. Of course, nothing to equal this transaction had ever occurred in the business world. The great steel company, with its securities representing fourteen hundred million dollars, stands unique. But the aggregate of other combinations promoted by the Morgan syndicates overshadows even this huge enterprise. In proportion, some of the other combinations carried through by Mr. Morgan have also returned larger profits. The shipping combination, recently completed, is an example of this. Here the syndicate is to receive twenty-five millions of common stock and two and a half millions of preferred stock, out of a total capitalization of two hundred millions, or approximately fourteen per cent. of the securities issued—this as against approximately five per cent. of the securities issued in the steel transaction.

These figures give a fair idea of the enormous proportions to which the business of promoting has grown. Not so very long ago a promoter had a very undefined standing. He was something midway between an adventurer and a broker. The vocation itself had no recognized position. Now, all this is changed. It has come to be not only the most profitable, but also the most important branch of financiering. Its scientific application has made for Mr. Morgan the place which he holds to-day. It is conceded that he is by far the most conspicuous, powerful and capable man in the money world. His rank is not alone established in America, but in Europe. In London, in Paris and in Berlin, Mr. Morgan's personality is to-day more dominating than that of the Rothschilds. He can control more money and swing a greater influence in finaucial matters than any other man on earth, not excepting John D. Rockefeller, who is a very much richer man personally than Mr. Morgan is. This exceptional power Mr. Morgan has built up for himself through his ability as a promoter on a colossal scale, or, as he and his firm prefer to put it, "syndicate manager."

How Mr. Morgan Rules the Financial World

In the history of finance and business there has never been any one to hold the unique position of Mr. Morgan. Almost poor in comparison with such men as Rockefeller, Carnegie, the Vanderbilts, the Goulds and the Astors, he controls in the aggregate properties worth far more than all the properties of these men combined. With the exception of the Standard Oil Company, there is almost no great corporation in America in which he is not a factor, in which he does not, either directly or indirectly, wield what is equivalent to practical control.

It is difficult to set down in black and white just how he manages to maintain this control. It is as intangible and as effective as the control of the Boss over the political machine. In fact, it has been stated more than once that Morgan is the Richard Croker of finance. This descriptive phrase is to be taken, however, in the narrow sense of domination and not of spoils, for Morgan is essentially the opponent of all forms of piracy. He manages to hold control indefinitely of the properties he organizes and reorganizes, because the men who are interested in these properties, who hold the large blocks of stock, will do as he says with the same degree of docility as that with which the district leader will do as Croker says, and for the same reason: they rely on the soundness of his judgment, and they fear to oppose him. He has grown so great and strong that he can make or unmake the most important men and interests in the Street, and there is none who cares to fight him. If now and then there is one who stands out, an interview with this new King of Wall Street generally puts an end to the opposition.

Morgan has the faculty of beating down an opponent by sheer animal force. He goes at his man as John L. Sullivan used to go at his—brutally straight. There is no question of personal magnetism or spiritual force—it is pure animal. For years Sullivan used to scare the other fellows half to death by his fierce looks as they entered the ring. It is the same way with Morgan. He never pleads or begs or requests. He wills.

"This is the best way and I want you to do it," he says, and the most influential yield. It is an interesting fact that the only serious effort to thwart Morgan's will that has been made in recent years was not attempted until he was out of the way—on the ocean. This was in the case of the famous Northern Pacific fight, when a powerful combination of Wall Street financiers tried to wrest control from him.

Of course, if the man were not scrupulously honest—"square"—he would not be able to hold his own even with his overpowering personality. But every one knows that Morgan's word is as good as his bond—better than the bond of almost every other man in the Street. As a result, his followers, the millionaires and the great moneyed institutions who make up his syndicates, who invest and operate through him, obey him blindly. He "delivers" their stock at elections as absolutely as the powerful political Boss "delivers" his delegates at conventions.

A striking example of this was seen recently when the question of converting two hundred million dollars of preferred stock of the United States Steel Corporation into five per cent. bonds came before the stockholders. Out of a total issue of eleven million shares only a few thousand opposed the plan which had been proposed by Morgan. Over seven million shares voted solidly in the affirmative. The rest didn't vote at all, because it wasn't necessary.

Mr. Morgan began in a modest enough sort of way ten or twelve years ago. Since that time he has gone steadily upward until to-day he seems to have reached the zenith of power in the financial world. Whether he is really at the top, or whether we are to see still more gigantic combinations engineered by him, is a question which will be answered in the immediate future. Only a few years ago any one who had suggested the possibility of a thousand-million-dollar corporation such as he effected in the case of the steel business would have been scoffed at as a wild-eyed dreamer. Now that this has been effected, and without seriously disturbing the business equilibrium, there seems no good reason why the process of consolidation should not be carried even further, and, if it is, the man who will do it is John Pierpont Morgan. Some of the shrewdest men in finance and business went early into syndicate plans and put through some great deals, but they have all been dwarfed by this remarkable man, who was comparatively unknown to the general public a dozen years ago, though even then his banking house was one of our substantial institutions.

It is a singular thing that the underwriting syndicate, which until recently had no place in our business scheme, was a recognized institution in Great Britain as far back as 1840. It is characteristic that, once adopted, it was carried by us to an extent that has made the British gasp. The London men of finance, still in the throes of amaze over our audacity in promoting a company with such a vast capitalization as the steel combination, were fairly dumfounded when, on top of this, Mr. Morgan put through the two hundred million dollar shipping combine, which takes in some of the most important British lines.

The method on which underwriting syndicates operate, though simple enough, is not very generally understood even by some of the men in Wall Street. This is due partly to the fact that there are a great many men in the Street whose knowledge of business and affairs is confined very closely to the purchase and sale of stocks, and partly to the fact that though all the syndicates work along well-defined lines as a general proposition, they differ materially in matters of detail. Hardly any two propositions are handled in the same manner, nor are the underlying causes that bring about the combinations promoted by the underwriting syndicates always the same. Sometimes it is the case that business complications threaten a group of manufacturers. There is overproduction or underhand competition which makes it necessary that they get together. They look for a syndicate manager. If the matter is large enough they go to Mr. Morgan. He listens attentively, and if the prospect is promising he will undertake to effect the combination along certain lines.

Trust Builders and Their Methods

In another case, some shrewd, energetic outsider, who sees a chance for effecting a combination in a certain line of trade, will get in touch with the leading concerns, point out the advantages of combination, and secure a promise or perhaps a provisional option. When he has enlisted a sufficient number of the men in the industry to be consolidated he goes with his proposition to Mr. Morgan. The latter sifts the proposition, gets in touch with the men directly affected, and if he is satisfied of their willingness to combine on equable terms, he undertakes the financing of the combination. In this case, the original promoter gets a share, though not a very large one, of the resulting profits.

In these two classes the consolidation hunts up the syndicate. Where the really great combinations are effected, however, it is generally the reverse. With these the syndicate managers do the hunting. This was the case both in the formation of the steel trust and the more recent shipping combination.

The steel trust came rather unexpectedly out of a peculiar situation.

Powerful financiers, including J. P. Morgan & Co. and the Rockefellers, had become interested in the leading steel manufacturing concerns, such as the Federal Steel Company, the American Steel and Wire Company, the National Tube Company, and others. These were all combinations or trusts which had been rebuilt several times out of smaller constituent concerns. They had been formed in the early days of the great steel boom of a few years ago and the securities were largely held by the organizers. Following the rush in the industry came a period of depression which made these

concerns look about for means of increasing their profits. They had, very generally, bought their raw material, the steel billets out of which they made their finished product, from the Carnegie Company, but with the scaling down in net earnings several of them decided to go into the manufacture of billets on their own account, by adding blast furnaces and steel mills to their plants.

When the Carnegie people heard of this they made up their minds to even up matters. If the tube and wire companies, Mr. Carnegie and his associates said, would no longer take their raw product from the Carnegie mills, the Carnegie Company would be forced in self-defense to go into the manufacture of the finished products on its own account. It would erect wire mills and tube mills sufficient to use up the supply of billets theretofore sold to the other concerns and would enter the market in competition. To show that this was not mere talk, the Carnegie people began at once to formulate plans for the erection of huge works. At Conneaut, Ohio, they purchased a huge tract of land and plans were drawn up for the building of a tube plant to cost ten million dollars.

Mr. Morgan Discovers Mr. Schwab

Matters were in this state when Mr. Charles M. Schwab, then the President of the Carnegie Company, attended a dinner one evening at the University Club in New York. The conversation at this dinner drifted naturally to the steel business and to the threatened complications that were hanging over it. Mr. Schwab justified the course of the Carnegie Company on broad business principles, and, once launched on his subject, he pointed out what he believed to be the future of the steel business and the results that could be accomplished if there were a closer working understanding between all the steel-making concerns.

It happened that among the guests at the dinner was Mr. Morgan. Although a man of tremendous force of character, almost overbearing, Mr. Morgan is almost always to be found on the side of peace, and his fund of common-sense is as great as his power of control. He had never met Mr. Schwab before, but when that brilliant young man began to exploit his business knowledge, the great financier fastened on him at once as the most capable man in the steel business.

Out of this dinner grew the great steel trust. Mr. Morgan undertook to finance the scheme, to organize an underwriting syndicate, provided Mr. Schwab would lend his influence and bring about the participation of the Carnegie Company. This the latter pledged himself to do. In less than six months' time the huge company was launched. Before it could be brought into being, however, a tremendous lot of work had to be accomplished.

Mr. Morgan first formed his underwriting syndicate. It was made up of several big life-insurance companies, leading banks, and other great concerns which had large available capital. Included also were a dozen or more individuals who controlled enormous wealth. Altogether, the syndicate represented probably twice as much capital as was represented by the total of the ultimate securities issued on behalf of the steel trust.

The Formation of the Monster Steel Trust

It is because of his ability to control these institutions and capitalists that Mr. Morgan has gained his great power. As a banker, pure and simple, he had originally acted as the investing agent for them. His sound judgment and strong personality, the success which came to him in all his undertakings, built up for him gradually a strong circle of clients, all of whom trusted him absolutely, and were very glad to avail themselves of the syndicate opportunities he offered. Previous to the steel transaction he had put through a considerable number of reorganizations and combinations, including the Northern Pacific deal, the Erie, the Richmond Terminal, the Reading, the National Tube, and others. Some of these yielded enormous profits to the underwriting syndicate. The Erie, for example, gave the underwriters fifteen million dollars in four per cent. prior lien bonds, and, besides, a cash commission of five hundred thousand dollars was paid to J. P. Morgan & Co. as managers. As one after another of these huge enterprises was put through, each proving a great success, Mr. Morgan's circle grew, until when he came to promote the steel deal it was not a question of searching for associates, but of choosing from among the host that offered. Early in February the syndicate was completed. A purchasing or "holding" company, the present United States Steel Corporation, was formed, and on March 2, 1901, J. P. Morgan & Co. issued a statement which set forth among other things that:

"A syndicate, comprising leading financial interests throughout the United States and Europe, of which the undersigned are managers, has been formed by subscribers to the amount of two hundred million dollars (including among such subscribers the undersigned and many large stockholders of the several companies), to carry out the arrangement hereinafter stated, and to provide the sum in cash and the financial support required for that purpose. Such syndicate, through the undersigned, has made a contract with the United States Steel Corporation under which the latter is to issue and deliver its preferred stock and its common stock and its five per cent. gold bonds in consideration for stocks of the above-named companies and bonds and stock of the Carnegie Company, and the sum of twenty-five million dollars in cash."

A Profit of Two Hundred Per Cent.

Previous to the issuance of this statement Mr. Morgan, as manager for the syndicate, had arranged with Mr. Carnegie and a majority of the other stockholders of the Carnegie Company for the acquisition of the properties of that concern. He had also arranged with most of the principal stockholders in the other companies to be consolidated, the list including the Federal Steel, National Steel, National Tube, American Steel and Wire, American Tin Plate, American Steel Hoop and American Sheet Steel. Afterward the American Bridge Company and the Rockefeller Company, which owned the vast deposits of Lake iron ores, were also brought in, as were a number of other smaller concerns.

The understanding with the main stockholders having been reached, it remained for the syndicate to secure control of the securities held by the smaller people. These were scattered throughout the United States, and in order to reach them the statement of J. P. Morgan & Co., as managers for the syndicate, was issued through the newspapers. The two hundred million dollars in cash pledged by the subscribers was for the purpose of purchasing such holdings as declined to come in. Agents were sent all over the United States to pick up blocks of stock on the best possible terms, and that was where the syndicate managers had their hardest work. It would have been a simple enough proposition to buy the outstanding stocks outright, but this was not the plan of the syndicate. They desired to secure the consent of the individual holders to exchange their securities for the stock of the United States Steel Corporation on a basis agreed upon with the main people. So well was this accomplished that it is of record that no part of the two hundred million dollars pledged by the subscribers was ever called for except the twenty-five million dollars in cash which was turned over to the United States Steel Corporation as its working capital. Here and there a few holders held out for better terms, but the agents of the syndicate managed to bring them into line.

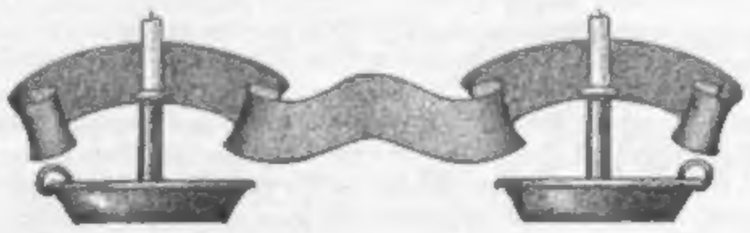
As payment for putting through the deal Mr. Morgan's syndicate received six hundred and forty-nine thousand eight hundred and ninety-seven shares of the common stock of the United States Steel Corporation, and the same number of preferred shares. The market value of these shares to-day is about eighty-five million dollars, in round figures. Allowing for expenses, it is stated that the syndicate's net profits will be two hundred per cent. on the amount of cash actually paid in.

To the outsider this may seem abnormal. But when it is considered that the syndicate guaranteed the sale of securities amounting to one billion four hundred million dollars, and that at any time events might have happened to swamp them, the gain is not out of proportion to the risk assumed. An illustration of the chances that these syndicates take is furnished by the experience of H. C. Frick, who undertook the public flotation of the Carnegie Company some years ago. He and his associates put up, as a bonus, one million dollars in cash. Before they succeeded in putting through this scheme a depressed condition came upon the money market, and the enterprise fell through. As a result, the million dollars was forfeited to Mr. Carnegie, who had given the option.

Had the panic of "Blue Thursday" which came in May, 1901, through the fight over the control of the Northern Pacific, happened in March or early April, Mr. Morgan's steel trust syndicate would probably have met with disaster. Fortunately for them the process of reorganization had been completed a few weeks before, and most of the securities had been placed. Even as it was, however, this panic, for a few days at least, wiped all the prospects of profits of the syndicate off the books, as the securities which they had taken in payment for their twenty-five million dollars in cash and their services were absolutely unmarketable. It was not until confidence was restored and Wall Street resumed its normal state that the syndicate found itself again on a safe basis. Its affairs, however, have not yet been wound up, nor will they be until all the stocks that they took have been sold for the joint account.

The Famous Panic of "Blue Thursday"

The reason that the syndicate has not as yet been wound up is that the "Blue Thursday" panic prevented the marketing on a satisfactory basis of the securities the syndicate received as commission. When the panic came this process of marketing was well under way, James R. Keene being the recognized agent of the syndicate in disposing of the stocks to the public. Under his clever handling the price of the common stock had risen steadily from thirty-five until it reached fifty-four, the preferred going in proportion to one hundred and ten. On "Blue Thursday," when everything was thrown overboard, the market broke to twenty-four for the common stock and sixty-nine for the preferred. This checked the selling by the syndicate, and the unsettled condition of things has never since then made it advisable to put the stock out in quantities, as the market has remained very tender.



Out of the shipping combination the Morgan syndicate, it is figured, will clear about thirteen million five hundred thousand dollars in cash, or one-half the face value of the securities that they are to receive.

It has been suggested that these underwriting syndicates are mere leeches on the combinations they promote, that the business world could do very well without them and thus save the enormous commissions they make. As a matter of fact it would be impossible to organize any of the great enterprises without the machinery provided by these syndicates. In every combination there are enormous preliminary expenses, for lawyers' fees, the appraisement of properties and other expenses of organization. In the case of a corporation as large as the steel trust, the one item of incorporation tax, which had to be paid as soon as the company was formed under the laws of New Jersey, represented in itself a large fortune. But even more important than this is the element of responsibility which these syndicates bring to an undertaking which they promote. They agree that a stockholder shall be paid a certain sum, either in cash or in securities of the new company, and the stockholders realize that they are dealing with a responsible contract-making body. Without the syndicate and the enormous capital which it pledges, through its subscribers, it would be impossible to deal on a business basis with the people who have properties to combine or sell. The whole scheme of consolidation depends upon the syndicate.

The subscribers to the syndicate may pledge themselves to any sum they desire within the limits set by the managers. It is within Mr. Morgan's province to allot the amount that he may wish this subscriber or that to hold. It is a sort of blind pooling arrangement, and everything depends upon the discretion and probity of the manager. Naturally where Mr. Morgan figures as the promoter his associates are always anxious to get as large an interest in the syndicate as possible. Experience shows that he never meets with failure, and, of course, the larger the subscription the larger the profit will be. For example, the men who subscribed five million dollars to the steel syndicate will have realized a clear profit of a million dollars, while the men who subscribed one million will realize only two hundred thousand dollars profit.

When Mr. Morgan Works Without Pay

It is one of the peculiarities of Mr. Morgan's system of managing these syndicates that he, or rather his firm, often does the entire work of organization and promotion without pay, sharing simply with the other syndicate members in proportion to the amount underwritten by the firm. At first glance this might seem like clear philanthropy, the firm carrying all the burden of work and responsibility, and getting nothing more for it than the man who simply puts his name to the underwriters' agreement. But Mr. Morgan himself disclaims any philanthropic motive in the matter. On the witness stand not so long ago he testified that he did this because:

"Frequently it is good policy."

Beyond that he would not explain the matter.

The real motive is not hard to find. In the first place, it strengthens Mr. Morgan enormously with his clients when they know that he frequently does all the work, and they share with him equally in the profits. Then it brings to his firm all the most desirable combinations so that he has at all times more propositions than he cares to handle and may pick the best. And, finally, he generally gets his pay in the end several times over, through controlling and managing the added financial transactions that come almost invariably as the business of the combinations proceeds.

For example, to revert again to the United States Steel Corporation: In the conversion of the two hundred million dollars preferred stock already spoken of in this article, the corporation made a contract with J. P. Morgan & Co. to float this bond issue and an additional issue of fifty million dollars voted for extensions and repairs. For their services, J. P. Morgan & Co. are to get four per cent. commission, or the snug sum of ten million dollars; quite a comfortable bit. So Mr. Morgan is no hypocrite when he disclaims philanthropy.

The commission in this bond issue will be paid in cash, and it is by no means a bad bargain for the company even at ten million dollars, for J. P. Morgan & Co. guarantee the sale of the bonds absolutely, thereby insuring a saving of four million dollars a year to the corporation in interest charges, this sum being made up of the difference in interest rate in the stock which paid seven per cent. and the bonds which pay only five per cent.

Summer Girls and Idle Fellows

Tea-Table Talk By Jerome K. Jerome

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CHAPTER I

"THEY are very pretty, some of them," said the Woman of the World; "not the sort of letters I should have written myself."

"I should like to see a love-letter of yours," interrupted the Minor Poet.

"It is very kind of you to say so," replied the Woman of the World. "It never occurred to me that you would care for one."

"It is what I have always maintained," retorted the Minor Poet; "you have never really understood me."

"I believe a volume of assorted love-letters would sell well," said the College Girl; "written by the same hand, if you like, but to different correspondents at different periods. To the same person one is bound, more or less, to repeat one's self."

"Or from different lovers to the same correspondent," suggested the Philosopher. "It would be interesting to observe the response of various temperaments exposed to an unvaried influence. It would throw light on the vexed question whether the qualities that adorn our beloved are her own or ours, lent to her for the occasion. Would the same woman be addressed as 'My Queen!' by one correspondent, and as 'Dear Popsy Wopsy!' by another, or would she to all her lovers be herself?"

THE WOMAN OF THE WORLD

"After all," was my comment, "what can a man do more than tell a woman that he loves her? All the rest is mere picturesque amplification, on a par with the 'Full and descriptive report from our Special Correspondent,' elaborated out of a three-line telegram of the Associated Press."

"Following that argument," said the Minor Poet, "you could reduce Romeo and Juliet to a two-line tragedy—

"'Lass and lad loved like mad;
Silly muddle, very sad.'"

"To be told that you are loved," said the College Girl, "is only the beginning of the theorem—its proposition, so to speak."

"Or the argument of the poem," murmured the Old Maid.

"The interest," continued the College Girl, "lies in proving it—why does he love me?"

"I asked a man that once," said the Woman of the World. "He said it was because he couldn't help it. It seemed such a foolish answer—the sort of thing your housemaid always tells you when she breaks your favorite teapot. And yet, I suppose it was as sensible as any other."

"More so," commented the Philosopher. "It is the only possible explanation."

"I wish," said the Minor Poet, "it were a question one could ask of people without offense; I so often long to put it. Why do men marry viragos, pimply girls with incipient mustaches? Why do beautiful heiresses choose thick-lipped, little men who bully them? Why are old bachelors, generally speaking, sympathetic, kind-hearted men; and old maids, so many of them, sweet-looking and amiable?"

"I think," said the Old Maid, "that perhaps——" But there she stopped.

"Pray go on," said the Philosopher. "I shall be so interested to have your views."

"It was nothing, really," said the Old Maid; "I have forgotten."

"If only one could obtain truthful answers," said the Minor Poet, "what a flood of light they might let fall on the hidden half of life!"

"It seems to me," said the Philosopher, "that, if anything, love is being exposed to too much light. The subject is becoming vulgarized. Every year a thousand problem plays and novels, poems and essays, tear the curtain from Love Temple, drag it naked into the market-place for grinning crowds to gape at. In a million short stories, would-be comic, would-be serious, it is handled more or less coarsely, more or less unintelligently, gushed over, gibed and jeered at. Not a shred of self-respect is left to it. It is made the central figure of every farce, danced and sung round in every music-hall, yelled at by gallery, guffawed at by stalls. It is the stock-in-trade of every comic journal. Could any god, even a Mumbo Jumbo, so treated, hold its place among its votaries? Every term of endearment has become a catch-word, every caress mocks us from the bill-boards. Every tender speech we make recalls to us even while we are uttering it a hundred parodies. Every possible situation has been spoiled for us in advance by the professional humorist."

"I have sat out a good many parodies of Hamlet," said the Minor Poet, "but the play still interests me. I remember a walking tour I once took in Bavaria. In some places the waysides are lined with crucifixes that are either comic or repulsive. There is a firm which turns them out by machinery. Yet, to the peasants who pass by, the Christ is still beautiful. You can belittle only what is already contemptible."

"Patriotism is a great virtue," replied the Philosopher; "the Jingoes have made it ridiculous."

"On the contrary," said the Minor Poet, "they have taught us to distinguish between the true and the false. So it is with love. The more it is cheapened, ridiculed, employed for market purposes, the less the inclination to affect it—to be in love with love, as Heine admitted he was, for its own sake."

"We talk about love," said the Philosopher, "as though it were a known quantity. After all, to say that a man loves is like saying that he paints or plays the violin; it conveys no meaning until we have witnessed his performance. Yet, to hear the subject discussed, one might imagine the love of a Dante or a society Johnny, of a Cleopatra or a George Sand, to be precisely the same thing."

"It was always poor Susan's trouble," said the Woman of the World; "she could never be persuaded that Jim really loved her. It was very sad, because I am sure he was devoted to her, in his way. But he could not do the sort of things she wanted him to do; she was so romantic. He did try. He used to go to all the poetical plays and study them. But he hadn't the knack of it and he was naturally clumsy. He would rush into the room and fling himself on his knees before her, never noticing the dog, so that, instead of pouring out his heart as he had intended, he would have to start off with, 'So awfully sorry! Hope I haven't hurt the little beast?' Which was enough to put anybody out."

"Young girls are so foolish," said the Old Maid; "they run after what glitters, and do not see the gold until it is too late. At first they are all eyes and no heart."

"I knew a girl," I said, "or, rather, a young married woman, who was cured of folly by the homœopathic method. Her great trouble was that her husband had ceased to be her lover."

"It seems to me so sad," said the Old Maid. "Sometimes it is the woman's fault, sometimes the man's; more often both. The little courtesies, the fond words, the tender nothings that mean so much to those that love—it would cost so little not to forget them, and they would make life so much more beautiful."

"There is a line of common-sense running through all things," I replied; "the secret of life consists in not diverging far from it on either side. He had been the most devoted wooer, never happy out of her eyes; but before they had been married a year she found to her astonishment that he could be content even away from her skirts, that he actually took pains to render himself agreeable to other women. He would spend whole afternoons at his club, slip out for a walk occasionally by himself, shut himself up now and again in his study. It went so far that one day he expressed a distinct desire to leave her for a week and go a-fishing with some other men. She never complained—at least, not to him."

THE COLLEGE GIRL

"That is where she was foolish," said the College Girl. "Silence in such cases is a mistake. The other party does not know what is the matter with you, and you yourself—your temper bottled up within—become more disagreeable every day."

"She confided her trouble to a friend," I explained.

"I so dislike people who do that," said the Woman of the World. "Emily never would speak to George; she would come and complain about him to me, as if I were responsible for him. When she had finished, George would come along and I had to listen to the whole thing over again from his point of view. I got so tired of it at last that I determined to stop it."

"How did you succeed?" asked the Old Maid, who appeared to be interested in the recipe.

"I knew George was coming one afternoon," explained the Woman of the World, "so I persuaded Emily to wait in the conservatory. She thought I was going to give him good advice; instead of that I sympathized with him and encouraged him to speak his mind freely, which he did. It made her so mad that she came out and told him what she thought of him. I left them at it. They were both of them the better for it; and so was I."

"In my case," I said, "it came about differently. Her friend explained to him just what was happening. She pointed out to him how his neglect and indifference were slowly alienating from him his wife's affections. He argued the subject.

"'But a lover and a husband are not the same,' he continued; 'the situation is entirely different. You run after somebody you want to overtake; but when you have caught up with him, you settle down quietly and walk beside him; you don't continue shouting and waving your handkerchief after you have gained him.'

"Their mutual friend presented the problem differently.

"'You must hold what you have won,' she said, 'or it will slip away from you. By a certain course of conduct and behavior you gained a sweet girl's regard; show yourself other than you were, how can you expect her to think the same of you?'

"'You mean,' he inquired, 'that I should talk and act as her husband exactly as I did when her lover?'

"'Precisely,' said the friend; 'why not?'

"'It seems to me a mistake,' he grumbled.

"'Try it and see,' said the friend.

"'All right,' he said; 'I will.' And he went straight home and set to work."

THE OLD MAID

Editor's Note—This is the first of six papers by Mr. Jerome. The second will appear in a fortnight.

"Was it too late?" asked the Old Maid.

"For the next month," I answered, "they were together twenty-four hours of the day. And then it was the wife who suggested, like the Poet in Gilbert's Patience, the delight with which she would welcome an occasional afternoon off.

"He hung about her while she was dressing in the morning. Just as she had got her hair fixed he would kiss it passionately and it would come down again. All meal-time he would hold her hand under the table and insist on feeding her with a fork. Before marriage he had behaved once or twice in this sort of way at picnics; and after marriage, when at breakfast-time he had sat at the other end of the table reading the paper or his letters, she had reminded him of it reproachfully. The entire day he never left her side. She could never read a book; instead, he would read to her aloud, generally Browning's poems or translations from Goethe. Reading aloud was not an accomplishment of his, but in their courting days she had expressed herself pleased at his attempts, and of this he took care to remind her. It was his idea that, if the game was played at all, she was to take a hand also. If he was to blither, it was only fair that she should bleat back. As he explained, for the future they would both be lovers all their life long; and no logical argument in reply could she think of. If she tried to write a letter he would snatch away the paper her dear hands were pressing and fall to kissing it—and, of course, smearing it. When he wasn't giving her pins and needles by sitting on her feet he was balancing himself on the arm of her chair and occasionally falling over on top of her. If she went shopping he went with her, and made himself ridiculous at the dressmaker's. In society he took no notice of anybody but of her, and was hurt if she spoke to anybody but to him. Not that it was often, during that month, that they did see any society; most invitations he refused for them both, reminding her how once upon a time she had regarded an evening alone with him as an entertainment superior to all others. He called her ridiculous names, talked to her in baby language; and a dozen times a day it became necessary for her to take down her back hair and do it up afresh. At the end of a month, as I have said, it was she who suggested a slight cessation of affection."

"Had I been in her place," said the College Girl, "it would have been a separation I should have suggested."

"For merely trying to agree with you?" I said.

"For showing me I was a fool for ever having wanted his affection," replied the College Girl.

"You can generally," said the Philosopher, "make people ridiculous by taking them at their word."

"Especially women," murmured the Minor Poet.

"I wonder," said the Philosopher, "if there is really so much difference between men and women as we think. What there is, may it not be the result of civilization rather than of Nature, of training rather than of instinct?"

"Deny the contest between male and female, and you deprive life of half its poetry," urged the Minor Poet.

"Poetry," returned the Philosopher, "was made for man, not man for poetry. I am inclined to think that the contest you speak of is somewhat in the nature of a 'put-up job' on the part of you poets. In the same way newspapers will always advocate war; it gives them something to write about, and is not altogether unconnected with sales. To test Nature's original intentions, it is always safe to study our cousins, the animals. There we see no sign of this fundamental variation."

"I quite agree with you," said the College Girl. "Man, acquiring, cunning, saw the advantage of using his one superiority, brute strength, to make woman his slave. In all other respects she is undoubtedly his superior."

"In a woman's argument," I observed, "equality of the sexes invariably does mean the superiority of woman."

"That is very curious," added the Philosopher. "As you say, a woman never can be logical."

"Are all men logical?" demanded the College Girl.

"As a class," replied the Minor Poet, "yes."

THE REVERSE OF A MEDAL

The Making of Mary Ellen's Hero — By Henry Wallace Phillips

SHE ABSORBED THE DEPORTMENT OF THE LADIES OF HER CLIENTELE

MARY ELLEN DARRAGH was a strange girl. Her life may have had something to do with that. Left fatherless at sixteen, with a mother and three little Darraghs on her hands, she at once jumped into the breach, which in this case was the breeches, and by the use of good taste, a ready tongue, pleasant manners and plenty of hard work, performed her stint so well that now, at two-and-twenty, she was sole proprietor of a millinery establishment which employed four girls besides herself. Carriage-folk came to the door of Mary Ellen's establishment, she was so good—and so cheap.

Mary Ellen was born with both gray eyes wide open: she absorbed the deportment of the ladies of her clientele with the unfailing surety of grasp that made her a success. She had the "business" of polite intercourse down as fine as the most pronouncedly mannered of her patrons—even to the English. The objective case received all that was due it from Mary Ellen when she had "her airs on," as her detractors put it. Now, these were no airs; they were the girl's standard. More than the tilt of the head and a shade of the voice were in them. There was the hope of something above the buying and selling, and wheedling of cross-grained customers. Yet the effect on her acquaintances was bad. They thought it buncombe, and although Mary Ellen was trim, pretty and stylish, she had never kept company with any young man until Fireman Carter appeared on the scene. Other young men had come, seen and left, saying that kind of gait was too swift for them. Mary Ellen wanted to sit at a reasonable distance from her caller and converse. It must be added that Mary Ellen's conversational powers were limited—there was a measure of justification in the course of the young men.

However, Fireman Carter was of another breed. He, too, had inner aspirations toward gentility. Let me at once confute any suspicion that Dick Carter was snob or prig. By no means. Indeed, in his effort not to be superior he sometimes exceeded the most ungentle actions of his companions. The war between his inner monitor and his desire to be rated a good fellow played havoc with Dick's peace of mind. When he first put his cap under the sofa in Mary Ellen's little parlor he recognized a quality in his hostess for which he long had yearned. For one thing, he had an opportunity to hold forth at length on that subject so dear to the heart of man—himself. Mary Ellen was smitten at first sight, and why not? A mighty agreeable picture of young manhood was Fireman Carter: thin, clean, dark, handsome in face; tall, strong and supple in body; alert and ready in mind; an ideal type of the finest corps of men in the world, the firemen. He looked especially distinguished in his uniform. So Mary Ellen listened to his song of Richard Carter. Again I must interfere. Dick didn't blow and bluster about his prowess; he merely took out his soul and explained its works to Mary Ellen. He left that night feeling he was understood at last. And he went again every time he had a chance. Mrs. Darragh, worthy old lady, chaperoned the visits, an acquired idea of Mary Ellen's. She enjoyed her evening nap in the parlor almost as much as the young folk did their discussions. Little she was needed; Dick appreciated his lady's dignity too much to do aught to invalidate it. In fact, he studied for those evenings, reading up by stealth and artfully leading the talk to the subject on which he was prepared, and then it would do your heart good to see Fireman Carter, with extended hand, explaining the primal causes of things, to Mary Ellen's cooing obligato of admiration. Solomon in all his glory was a poor fool to Dick Carter, in one person's estimation.

This was all very well, but Mary Ellen, like most young women in love, would have liked a more forceful demonstration of her idol's regard. She understood at last why her friends preferred action to conversation. This long-distance courtship might have been fatal to another man than handsome, daredevil Dick; as it was it added a piquancy; but it made trouble, nevertheless, and here's how that came.

Under the softening influence of Mary Ellen's eyes Carter had grown an intimacy with a man of his company by the name of Holtzer. Holtzer was German by parentage and sentimental by nature. Especially did Holtzer deplore the fact that he knew no nice young women—those who liked music and poetry. Dick gave him a "knock-down" to Mary Ellen, and Holtzer also became a constant visitor. The fact that it is bad policy to introduce one's best friend to one's best girl can be proved either by cold reasoning or by experience. Carter tried experience. You see, he would acknowledge to no emotional interest in Mary Ellen when questioned by Holtzer—he scouted the idea—so Holtzer wasn't to blame. As for Mary Ellen, Cupid had pounded her heart into a jelly. She was tender to Dick's friend to a degree that put the none too modest German in possession of facts that were not so. All the overflow of regard he received as Dick's friend he attributed to his own personal charms, and, unlike Carter, he didn't hesitate to talk about it. It was Carter's pleasant duty to listen to Holtzer's joyful expounding of the reasons why the latter felt he had made a hit with Mary Ellen, and not only to listen, but to indorse. It shows the stuff Fireman Carter was made of to tell that he stood this vicious compound of insult and injury with a tranquil face. The serpent had entered Eden, and utilized Adam to support his position, but Adam smiled and took his medicine like a man.

Several times he intended to question Mary Ellen concerning Holtzer, yet when in her presence a certain feeling of surety and a very big slice of pride forbade it.

In the mean time he was regaled with Mary Ellen, per Holtzer, until violent thoughts entered his mind.

Dick yearned for the first time in his life to do something heroic. He sweated to stand out the one man of the day; to be held up to the public gaze on the powerful pen of the reporter. He wanted to swagger into Mary Ellen's little parlor covered and rustling with metaphorical wreaths, and with an actual disk of engraved metal on his broad chest, and thus extinguish Holtzer beyond doubt—not Carter's doubt, nor Mary Ellen's doubt, but Holtzer's doubt.

In this frame of mind he went to sleep one night, to be awakened in the early hours of the morning by a singular prescience born of long experience, which told him the gong was about to ring. For years the alarm had not wakened Dick. No matter how deep his slumber, he was always alert and strained to catch the first note of it.

The metallic cry for help vibrated through the engine-house. It threw each inmate into action like an electric shock. The dark winter morning was savagely cold, with a wind like an auger. The heroic cord was busted. "——— the luck!" cried Dick as he took the pole; and it was no solo.

The two most picturesque feats of civilization are the handling of a field-piece and the charge of a fire-engine. Very fine was the old-time chariot race, but what was the driver's risk on the smooth hippodrome track compared to that of the man who guides a fire-engine through city streets? The chariot driver could, at least, see what was before him; the man who holds the line on an engine little knows what's around the corner. But it's a tale told too often already. A rush, a clamor of hoofs, a roar, and they were rattling over the pavement, the stream of sparks from the engine stack and the constant lightnings from the horses' shoes making one think of the old adage of fighting fire with fire.

"I suppose," said Dick, clinging tight with one hand and waving the other in wild circles as he got into his coat—"I suppose some old lady has left the cat to play with the lamp."

"Yah," assented Holtzer, "or else some Mick has taken his pipe to bed with him."

Then they cursed the old lady and the Mick or whoever it might be.

"The worst of it is that I'm scart now," confided Holtzer. "I didn't ust to care much, except for the trouble, but now, when I think of Mary Ellen, I hate to go shinning around taking chances."

General Bonaparte, the worst-mannered conqueror in history, said that no man was courageous at three o'clock in the

morning, an unmerited slight to the vanity of his soldiery. However it may be as to courage, certainly no man was ever philosophical when hauled from his bed at that hour. It was in Fireman Carter's mind that a small movement of his foot would put his erstwhile friend in violent contact with the cold world below. However, civilization isn't impotent. He restrained the action and replied: "You want to leave your girl at home—fires is no place for 'em."

"You don't understand," retorted Holtzer, full of sentiment. "You can't get away from it. It ain't thinking what's going to happen to *me*, so much, as thinking how Mary Ellen will feel about it when she hears."

"You're awful dead certain on that part of it," said Dick, and now he hated his friend. The last vestige of humor had left the theme. "Perhaps she won't care a cuss—how do you know?"

Holtzer started to answer, while Dick listened, his hands clenched tight—maybe there was something he didn't know about?

There was no more time for conversation. As they turned the corner they saw their destination, an eight-storied storage warehouse, standing alone, with boarded vacant lots at either side of it.

The watchman was there with the keys; it was he who had turned in the alarm. Without delay the firemen, hauling the hose up after them, swarmed to the roof where the flames were beginning to curl.

The fire was in the back of the upper story. While some fought it on that level, the others cut holes through the roof and turned the streams down upon it.

The hose leaked and slippery ponds formed in an instant where the water fell. The wind sawed into one's marrow in this utterly exposed position.

A head popped up and called off all the men but Holtzer and Dick.

"You fellers hold her down as best you can!" it shouted. "Keep a watch and don't let it break through—come on, the rest of yer!"

They worked in silence on Dick's part, and with a continued rattle of what Mary Ellen would think of this from Holtzer. It wrought harder and harder on his companion's nerves, this prattle—indeed, such waves of rage came over him that he entirely forgot where he was.

Meanwhile the crowd below—gathered in strong numbers in spite of the weather and the hour—were wondering what must be the thoughts of those men, standing over a furnace, a hundred feet from the ground. What could either man think of but the danger? The danger of one's daily work? There is no such thing.

This was a commonplace fire which soon would be well in hand. It had not in the least turned the current of the thoughts of the two men aloft who formed the spectacle, while the household gods below made burnt-offerings of themselves. Then, as if to show that no fire is commonplace, a giant flare sprang from the corner of the building, poised in the air for a moment, then, overthrown by the wind, toppled toward the firemen. They leaped back—one to safety; the other, slipping on a treacherous skin of ice, to fight vainly for his balance for a second, and then to plunge down the mansard roof, speeding for that hard ground so far away. It was a trained man who fell, though. He turned as he went, instinctively gripping with his hands, and they caught—the edge of the cornice—an ice-covered edge to which they clung miraculously while his body dangled in the wind.

So Dick, safe, looked down at Holtzer, for whom it was a question of seconds, while the roar of pity from the crowd buzzed in his ears.

He might well have done nothing. No man could go down the steep slant unsupported. Nothing was to be seen of Holtzer but his hands, lighted by the flames; hands that could not clinch even, as to grip would be to force loose, but which could only make stiff angles of themselves. It would all be over in ten heart-beats, for to take it as we are doing is like examining the moving pictures one by one at leisure, instead of as they live upon the screen.

Then Dick moved. He ripped off his coat, soaked the arm of it in the hose stream, pressed it to the roof, where it froze fast on touching, and slid down his improvised cloth ladder, held only by the strength of the ice-film that bound the sleeve to the tin.

Before his frantic fellow-firemen below could scale the fence with the jumping-sheet he had hold of Holtzer's wrist with one strong hand. The strain was terrible; he felt the coat yield with a soft, tearing sound, his head spun, yet somehow he managed it, and there they stood on the cornice together.

Then, while the crowd that had been as silent as death cracked their throats with applause Dick spoke to Holtzer on a private matter.

It so happened that a young man who did "space" for a morning paper lived on the top floor of the flat-house opposite, and saw the whole thing through an opera-glass. He hustled into his clothes and got down to the street, working a talk out of Dick by the plea that he needed the money.

The reporter was delighted. The incident had the two elements of daring and mother-wit that can be made into the long story of profit.

"How did you ever come to think of using your coat like that?" he asked.

"Why, a feller I knew when I was a kid in the country saved himself from drownding that way," replied Carter. "He fell through the ice miles from anybody, and if he hadn't froze the end of his muffler fast, and so anchored himself, he'd 'a' been a gone gosling. It come back to me on the minute."

That is why the first thing Fireman Carter saw in his morning paper was his own name. He started guiltily at the sight and threw the sheet away. No maiden caught *en déshabillé* could have been more abashed; and, as the maiden afterward might wonder how she *did* look—was it so *very* awful?—so did Dick. He picked the paper up again stealthily and read all about it, lost in wonder at the end. To the applause that came his way he turned an inattentive ear, thus giving further life to the old idea that the bravest are always the most modest, which looks like a double superlative and is no more true than that they are always the fattest, or anything else. The bravest are usually the most courageous, and there ends deduction. Dick was busy with his own thoughts—something troubled him. A strange thing was the fact that though his friend Holtzer scrupulously gave him every credit he did not seek his society.

The frown of hard thinking was on Dick's brow all day. At night he asked for a few hours off and got them.

Mary Ellen met him at the door. "Oh, Dick!" she cried and gulped. "Ain't you just grand, though!" she said, and looked at him with beatified gray eyes.

Here was golden opportunity. The proper play for Fireman Carter was to reach out his strong arms and gather Mary Ellen then and there, but he did nothing of the sort. He seemed distrait and worried.

To her anxiety, he seated himself on the sofa and fumbled his hat.

"You ain't mad at me, are you, Dick?" she asked tremulously.

"Holtzer been here?" brusquely interrupted her visitor with no apparent relevance.

"Yes," said Mary Ellen.

"What did you tell him?"

"I—I—I told him 'No.'"

Fireman Carter passed his hand over his forehead, then drew out a newspaper, saying: "You've read this, ain't you?"

"Yes."

"More especially this?" reading aloud the most laudatory paragraph.

Mary Ellen was not feazed by such flagrant egotism.

"Beautiful!" she said dreamily. "Just beautiful!"

"Beautiful!" yelled Fireman Carter, leaping to his feet. The scorn in his voice could not be rendered by a phonograph. Poor man! He was about to knock the light out of those gray eyes, to spoil his own image, and nothing is so trying to a man's temper.

"Hunh!" he continued. "Shows just about how much intelligence you got—beautiful! It's a—lie—it's fuzzy-water gas—there ain't nothing to it at all—d'ye understand that?"

This last came out so fiercely that Mary Ellen faltered as she said she did.

"All right," said Fireman Carter. "Now, I want to tell you just one thing: I ain't the man to back-cap no man, when I come to get cooled down—not with a girl nor nothing else." He tapped his knee with a perpendicular forefinger. "Not with a girl nor nothing!" he repeated. "Understand that?"

"Yes."

"All right. Now I'm going to tell you the God's truth. Holtzer'd been making his cracks about how he only had to speak and you'd fall on his neck, until he had me so sore I ached wherever m' clothes touched me. So, when I see him consting down the roof, the one thing in my mind was that he'd go feeling sure that he was the star with you. I couldn't stand that. No, sir! I couldn't; so down I goes after him. When I snaked him up on the roof I tells him, 'Cuss your thanks! I want this much out of you, you flappy-footed slob—you go to Mary Ellen to-day and see whether she'll take you or not—I'll bet you three months' pay agin a cigaroot you get turned down.' Now, I was within my rights there—but"—Fireman Carter stopped, wiped his hands on his handkerchief, wiped his forehead, blew his nose and swallowed hard. "But," he continued bravely, "if all the yawp that pup of a newspaper kid got rid of has had anything to do with changing results, I don't care for any of the pie. There wasn't no 'laying down his life for another' nor anything of the kind in the whole play. It was just like I'm telling you. Well, that's all. I—I thought you might like to hear about it."

There was a lamentable change in the strong voice at the last words. The speaker stared at the floor and drummed on his cap until the silence became unendurable, then he raised his eyes slowly as a condemned man might to the gallows.

There sat Mary Ellen, drinking him in, still beatified. The meekest man who ever esteemed himself poor relation to the worm that squirmeth could not have mistaken the meaning of that glance. It was simply adoration.

He straightened up and stared at her open-mouthed.

"I'll be durned if I believe she's heard one word I said!" thought Fireman Carter.

HE FELT THE COAT YIELD WITH A SOFT, TEARING SOUND

The Unknown Captains of Industry

Who They Are: What They Have Done: How They Did It

By PAUL LATZKE

IT WAS one of the remarkable things that practically all of the Hundred Captains of Industry who assembled at the luncheon given to Prince Henry at Sherry's were the sons of poor parents. But there were a few exceptions. Probably the most conspicuous of these was Mr. Alexander E. Brown. It is doubtful to whom the greater credit belongs, whether to the son of a poor father who makes his own way and achieves fame and fortune, or to the son of a rich father who, with the opportunity of ease and indulgence at hand, chooses to work and to carve a niche for himself. Many will award the palm to the rich man's son, and, if their judgment is just, a very high place indeed belongs to Mr. Brown, for, excepting a good education, he owes absolutely nothing to his father, who was one of the great Ohio millionaires.

The industries of America owe to Mr. Brown a debt that can hardly be computed in dollars and cents, so vast is it. Thanks to his inventive and business genius, it was possible last year to handle, in the United States, twenty million tons of iron ore at a cost of two cents a ton. Before the days of Mr. Brown's invention it would have cost an average of forty-five cents a ton to do the same work; thus there was a saving here of over eight million dollars. As much or more was saved in the handling of coal. Altogether it is conceded by business men to be a moderate estimate that an absolute saving of twenty-five million dollars was effected in the United States alone, last year, through the use of the Brown devices. As the "Brown Hoisting Machine," on which his fame rests, is used almost as extensively abroad as it is here, it is probably rather under than over the true estimate to say that this distinguished son of Ohio saved to the world fifty million dollars during the year 1901, and proportionate sums for other years running back to 1880.

Nor does even this vast sum represent all that his invention has accomplished for industry. The highest engineering authorities assert that but for the Brown Hoisting Machines certain important works could never have been accomplished at all. For example, the building of the Chicago drainage canal would, it is said, have been all but impossible except for the eleven Brown machines which did the major part of the work. It would have been impossible also to employ profitably the huge freight steamers that now ply the Great Lakes, because their economical loading and unloading could not have been accomplished. These big vessels have reduced freight rates enormously and have made practicable a development in all directions which under other circumstances would never have come to pass. In 1880, before the Brown machines were in use, the total shipments of iron ore amounted to only one million tons, as against twenty millions to-day.

MR. A. E. BROWN

The Self-Made Son of a Millionaire

When Mr. Brown started out in life after graduating in 1872 from the Brooklyn Polytechnic School, he said to his father, Fayette Brown, who had made a great fortune as an iron manufacturer in Cleveland:

"You have fitted me out with a thorough education and I am much obliged to you. But hereafter I am going to make my own way in the world."

He had graduated with honors from the Polytechnic as a civil and mechanical engineer. His record gave him a position with Dr. F. V. Hazen in the Government Survey of Yellowstone Park. This employed young Brown for a year. Then he went with a bridge building concern in Chicago, where he remained until 1874. There he demonstrated his value as a practical man by inventing a system of building bridge columns with old iron rails, which theretofore had been considered only as scrap.

In the latter part of 1874 Mr. Brown's duty called him to one of the busiest docks on the Chicago Lake Front. While employed there he noticed an ore vessel warp into the dock and tie up. Soon a large gang of laborers had swooped down on the vessel to unload her. Each man was equipped with a wheelbarrow which he trundled into the hold. There the barrow was loaded by shovelers, after which it was trundled out again and up the dock to a point where a train of cars was in waiting. There it was dumped. Mr. Brown's practical soul revolted at the spectacle of so much good labor wasted.

"All that work," said he to a friend who was present, "ought to be done automatically. Those laborers ought to be otherwise employed. How much do you suppose it costs to handle ore in that way?"

"About forty or fifty cents a ton," said the friend, who was interested in the business.

"Well, a device that would save that money would be valuable, wouldn't it?"

"Well, I should say so! But I don't see how it could be done."

"Nor do I just at this moment, but I am sure it can be done and I am going to try it."

Simple as the Brown cantilever cranes or hoisting machines now look to the people who are familiar with their use, the problem which the young engineer set himself to solve was a very complicated one. Then, too, he was by no means inclined to give his entire time to the work. He had his living to make, even if he did have a millionaire father, and could devote only such time as he could spare from his regular business to the invention which he proposed to effect. He moved to Cleveland in the following year and set up as a general mechanical and civil engineer. His ability was well known and he had plenty of work. In addition, he also served as assistant to Charles F. Brush, the father of the arc lamp. Altogether, therefore, his time was pretty well occupied, but he managed to find a few hours here and there to devote to his automatic loading scheme.

It was five years before he had it worked out to his satisfaction. His next move was characteristic. Instead of organizing a company and floating the stock, as he might readily have done, he went to his father and borrowed a thousand dollars. With this sum he built the first Brown Hoisting Machine on the Erie docks at Cleveland. It worked admirably, and the young inventor had no difficulty in getting all the capital that he needed. The Brown Hoisting Machine Company now employs two thousand men, and has a capital of two million dollars.

The Making of an Ironmaster

In the same year, 1852, in which Mr. Brown was born in Cleveland, Julian Kennedy, who fairly rivals him as an important figure in the industrial world, was born on a farm in Mahoning County, in the same State. Their careers have much in common, and it was fit that these two distinguished sons of Ohio should occupy places of honor at the Captains of Industry luncheon.

It was Mr. Kennedy's fortune to have, not a rich father, but an exceptionally clever one. Starting out as a farmer, the elder Kennedy taught school in winter, and afterward made of himself a builder. When the iron industry began to develop strongly in Mahoning County, the elder Kennedy went into the business of constructing and designing blast furnaces, making many notable improvements. Julian went to school until he was seventeen, at the Poland Union Seminary, which the late President McKinley at one time attended. Then he got a job to run a blowing engine, and afterward served as a shipping clerk. It was expected that he would follow in the footsteps of his father and go into the building of iron plants as a sort of designer and superintendent. For this, it was contended, no special training was necessary, except such as he could pick up. But young Kennedy knew better.

"I am not going to be content," he said, "with a middle place. I am going to go to the top, and in order to do that I must equip myself with additional knowledge."

With this object in view he saved his money and in 1872 entered the Sheffield Scientific School of Yale. He started in the civil engineering course and kept at it until the end of his junior year. Then he told the Dean that he had devoted about as much time as he could afford to civil engineering, and that with the permission of the faculty he would now swing over to chemistry, and put in the year that still remained of his course in that branch.

"But," said the Dean, "that's impossible! You couldn't graduate in either course!"

"Oh, yes, I could," protested Kennedy.

"But how are you going to make up for the two years in chemistry?"

"By working overtime."

The ambitious young man had already demonstrated his capacity in the matter of working overtime, and so the reluctant Dean finally consented to listen to the proposal and lay it before the faculty. That body, after some hesitation, granted the unusual request, and Kennedy set to work to make up the two years that he owed the chemical course. He graduated with honors in 1875, three years after his entrance, and was immediately made instructor in physics to the Sheffield young men. He held this post until the latter part of 1876, putting in his spare time on a post-graduate course in the chemistry of iron and steel making and in higher mathematics and astronomy. Then he plunged into practical work, accepting a call as Superintendent of the Brier Hill Iron Company, of Youngstown, Ohio. It has been a singular thing in Mr. Kennedy's career that his services have always been so valuable and his laboring capacity so prodigious that increasing offers of salary have kept him moving from place to place. In the latter part of 1879 Mr. Carnegie sent for him.

MR. JULIAN KENNEDY

"We have heard," he said, "that you are one of the greatest ironmasters in America and we want you to join our forces."

Mr. Kennedy said that he was quite willing, providing the emoluments were satisfactory. Then, as now, Mr. Carnegie always saw to it that the question of emolument did not stand between him and a valuable man, and a bargain was soon struck. Mr. Kennedy went to work as Superintendent of Blast Furnaces at the Edgar Thomson Steel Works at Braddock. He not only got more out of the works than had ever been got out before, but more than had ever been got out of a similar plant anywhere on earth. He was moved to the Lucy Furnaces at Pittsburg and there he did the same thing. Then after two years he became General Superintendent at Homestead, and later built the Latrobe Steel Works.

His genius as a constructer had brought him so many tempting offers that he finally decided not to tie himself to any single plant, but to serve as a consulting and constructing engineer. He opened offices in Pittsburg in 1890 and has maintained this line of work ever since. Under his improvements, most of which are patented, it is said that the producing capacity of the iron and steel works of this country has been almost doubled.

Editor's Note—The first article on this subject appeared in The Saturday Evening Post of May 10. Another will appear in an early number.

How Grant Gave Orders

"GRANT was a great smoker even when I knew him," says Mr. Weber, a Missouri neighbor of Grant's farming days, "but he wasn't a good talker. When it came to action, though, he never was at a loss." Mr. Dent, his father-in-law, owned a fine specimen of Durham bull. The big animal was as powerful and as vicious as any I have ever seen. He broke through every fence that was put about him, and the farmers for miles around suffered ruined orchards and devastated garden patches. The animal would go among the trees and, dashing from right to left, would scatter the fruit on the ground for yards about. One day, after a night in which the old fellow had been especially annoying, we sent over to the Dent place for aid. Grant rode back with our messenger. The bull was racing about the fields, terrorizing the neighborhood. Grant asked two or three questions as to losses, then he told some one to get a spoke.

"'Now,' he said, as if he were directing a simple task, 'catch the bull and tie this in his mouth, bit fashion.'

"If any one else had made the suggestion he would have been laughed at, but Grant's direction was taken as a command. He took no part in the proceedings, but turned his horse about and rode away. The men went out, caught the animal, gagged him, and turned him loose again. After a few days of starving he was completely broken of his bad habit."

A WOMAN'S WASHINGTON

By "The Congressman's Wife"

THE truth is certainly very plain concerning our beloved relative, Uncle Sam, that "the happiest smiles which play upon his face seem not to know what guests are in his eyes," for of late he has greeted, with absolute impartiality, first, the visiting Teuton, and then the visiting Gaul, with the same expansive, good-natured smile, and he has been kept in a long-drawn-out state of unveiling something, or welcoming somebody, or crowning somebody, or trundling over the country with somebody sightseeing. At one of the recent functions in honor of the visiting Gauls there was a good deal of gossip among us.

"If we don't take care," said I, "we shall become like Dickens' Mrs. Jellyby, who was so very busy managing the natives of Borrioboola-Gha that little Peepy Jellyby got hung in the area railings. How sad it would be for the United States to get hung in the area railings while Uncle Sam is attending to Borrioboola-Gha!"

"Oh, but you forget," said Senator P——, "that in the case of Peepy Jellyby, the milkman and the beadle dragged him from between the railings by his legs and saved him. No doubt we should have a milkman and a beadle to do likewise for us."

"Oh, there's no danger," said Senator Blank; "we can't help it if other nations of the earth wish to 'snuggle up' to us. Uncle Sam is the prosperous relative. But, apropos of these French visitors, I was struck with one thing: they were all so surprised down at Mount Vernon when they were shown the key of the Bastile. Mr. Dodge, the superintendent, was explaining about it and one of them said:

"'Impossible; all the keys of the Bastile are in the Palais Bourbon, among the archives at Paris.'

"'Not impossible at all, sir,' said Mr. Dodge, 'since the Marquis de Lafayette presented this key, the outer key to the Bastile as you will see, to General Washington, and it has hung here ever since. When the Comte de Paris visited this country, years ago, he, too, was incredulous at first, as he had never heard that it had been sent to General Washington.'

"Another thing," continued Senator Blank; "these Frenchmen could not grasp the idea that it is an association of ladies, and not the National Government, who own and keep up Mount Vernon."

"I suppose," interrupted I, "that you did not try to explain to them that but for this noble association of ladies Mount Vernon would have been turned into a pleasure garden when our grateful Government refused to buy the property, years ago?"

"No; I kept dark about that patriotic performance," laughed Senator Blank.

"Oh, did you hear," put in Mrs. Blank, "that altogether delightful remark that one of the visiting Frenchmen addressed to one of our officials? He wished to be very polite and complimentary, and said, with enthusiasm:

"'What a wonderful experiment your country is, Monsieur.'

"Our official looked at him and raised his eyebrows ever so slightly and said:

"'We are something more than an experiment, sir; we are a decided *hit*.'"

"We may be a hit," said I wearily, "but it seems to me we have worked pretty hard of late. Why," I continued, thinking of all the speech-making and fatigue entailed upon an Administration, "I don't see how a President stands the strain. We ought to act on Mr. Chandler's suggestion and have a President for play and one for workaday use. In my opinion, Mr. Roosevelt already shows the strain of office——"

"But you forget," said Senator P——, "that the palm tree only grows best under a heavy weight."

"Perhaps," I admitted. "But when a President battles all the morning with four hundred statesmen and as many visiting delegations, he ought not to have to give out diplomas to local schools, review the fire department and take part in the drill of the District Guard all the afternoon."

"Pshaw!" said Robert. "Don't you worry one little bit about the President's hard life. If you could see him bound out of the Cabinet room the very embodiment of vigor, talk first with one, then another, with one foot resting on the top round of a chair and elbow on his knee, you would realize that he does not make hard work out of it. I was there the other day," proceeded Robert, "and while waiting my turn General John B. Gordon, of Georgia, came into the room and stood near the door. In the twinkling of an eye the President saw him and called out over our heads:

"'Glad to see you, General. Come right back into the Cabinet room. Want to talk to you.'

"But General Gordon, with characteristic modesty, hesitated; so the President went to him and I heard the General say:

"'Mr. President, Mrs. Gordon sends you her greeting and says that the people of Georgia think of you as their kinsman.'

"'And I,' said the President, 'want Mrs. Gordon to know that I love the South every bit as much as I love the North.'"

"Yes, the President has a very soft spot in his heart for the South," said Senator Blank. "When I was up there the other day," he continued, "the Park Commission was there discussing the plans for beautifying the Capital and they were having a great time. It seems that they had discovered that the Washington Monument does not turn, so to speak, upon the axis of the Capitol and they were telling the President about it. They had taken Story, the great sculptor, some time ago up on the dome to see if he could tell them how to remedy it. Story studied the city carefully from his perch on the dome and when he spoke he told them something that some of them had not known before:

"'Well, gentlemen, the defect cannot be made absolutely right, but it can be made to look right. By cutting and laying out the wall thus and so, the effect will be right, but the truth is the dome of the Capitol is six feet off the centre.'

"This statement," went on Senator Blank, "interested the President, and led to a discussion of the whole plan as conceived by the Commission. I was much struck with Secretary Wilson's comment:

"'Of course, the plans are audacious, but I know the American people well enough to know that unless they believe that they are going to have a scale of magnificence beyond anything found the world over they don't want any plans at all. Therefore, gentlemen, these are the plans for us.'"

"Yes, that is very true," every one of us said in chorus.

It was only a few days after this that the French visitors departed, and the last social flicker of the smart set went out with the death of the British Ambassador, and I was at liberty to turn my mind upon the doings in Congress. I took my accustomed place in the members' gallery in the Senate and looked down upon the changed effect below. Just as one knows that one swallow does not make a summer, one knows that one gay waistcoat and one palm leaf fan do not make it, either, but when the whole Senate chamber bursts out into light toggery and white waistcoats, or no waistcoats at all, and suits of every pale tint known to the prism are seen behind the desks, and the pungent smell of lemons floats up to the gallery, even the most heedless knows that Congress is in the grasp of summer. It was not long before Robert saw me in the gallery, and the morning hour being on and nothing doing he came up and asked me to go down with him and Senator P——while they had their luncheon.

We took the little round table in the inner room just behind the swing-doors where I could watch the comings and goings of statesmen, and I lost no time in demanding:

"What on earth do you do with all the lemons that I saw just now being brought into the basement?"

"Brew 'em and drink 'em," stated Robert promptly.

"Why, it would take a year to use up all those wagon-loads of lemons, those bags of sugar and cases of mineral water. As for the dozens of new wooden buckets and lemon squeezers, why it looks as though the whole Capitol were going on a gigantic picnic," said I wonderingly.

"It is a sort of cloakroom picnic," laughed Robert. "You ought to see the bowls of lemonade that go to the cloakrooms and committee rooms, and see the thirsty statesmen who swarm around them. It is not until the bowls of lemonade appear that the frock coat begins to disappear."

"Yet it never wholly disappears," said Senator P——, who never wore anything but a frock coat. "The two Platts, Morgan, Pettus, Teller and Cullom never abandon their frock coats; it is part of their legislative make-up, no matter how high Old Sol may soar."

"Ah!" exclaimed Robert with energy. "Have you seen Champ Clark's summer get-up? They call it over in the House 'the Florodora,' because it exactly resembles the cut and hue worn by the beaux in the sextet in Florodora."

"No, I've not seen it," returned the Senator. "But I have seen Jones, of Arkansas, in his big panama and wonderful long-tailed coat of crash linen."

"Ah! but I've seen the whole American flag just now," said I with triumph. "I was coming through the rotunda and I met Mr. Shattuc, of Ohio. He had on a bright-red waistcoat, and coming along behind him was Senator McComas with a white waistcoat on, and behind him was Mr. Harris in a deep-blue waistcoat. They were a perambulating flag."

"Talking of clothes," said Robert, "there has been a great mix-up over in the House barber-shop. You know Wheeler, of Kentucky, and Dinsmore, of Arkansas, are not exactly of a size, and they both went to the barber-shop at the same time yesterday, and both hung up their collars on pegs side by side. All went well for a time, and Wheeler was the first to be through and to go. When Dinsmore came to go he took down his collar and began to tug away at it, and it would not do a thing toward buttoning as usual. The air grew blue and finally he whipped out his handkerchief and tied it around his neck, and was about to go back to the House when Wheeler came rushing in in a tragic way and cried out:

"'I've got on somebody's collar and it fits like thunder.'

"'I should say you have,' growled Dinsmore, untying his handkerchief. "I've always heard that a man has got to hang on to his pocketbook when he comes to Congress, but I never knew that he'd got to hang on to his collar.'"

Both Robert and Senator P—— were much amused and the Senator said:

"Raiment has a very uncertain tenure on those pegs."

Just here, Senator Hanna, Senator Proctor and Mr. J. H. Milburn, a guest of Mr. Hanna, came into the café. They nodded to us and took seats at a near-by table, where Senator Hanna proceeded to order a bowl of bread and milk, over which he looked very cherubic. Robert and Senator P—— began to discuss the three men, and Robert said:

"Proctor says the finest speech he has ever made in the Senate chamber consisted of only four words."

"Four words?" I queried with surprise.

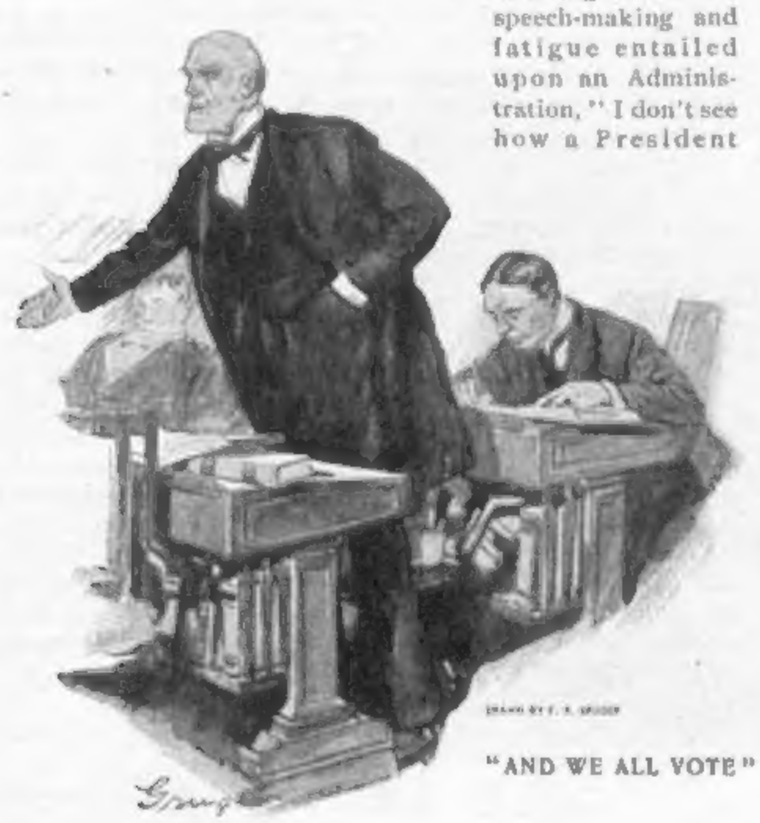
"Yes," said Robert, "and those four words were in retort to Hoar's sarcastic little thrust in a speech directed at the Green Mountain Senator. He said: 'No man in Vermont is allowed to vote unless he has made $5000 trading with Massachusetts people.' Whereat Proctor said:

"'And we all vote.'"

Then I asked who Mr. J. H. Milburn was, and Robert said:

"Mr. Milburn was a great friend of Mr. McKinley, and it was at his house he was stopping when in Buffalo last fall." Then Robert went on:

"We have just been having a story-telling symposium over in our cloakroom this morning, where we met Mr. Milburn



"AND WE ALL VOTE"

THE PRESIDENT BATTLES ALL THE MORNING WITH STATESMEN

and heard him and Hanna tell some good things. Milburn said he had visited Cleveland at the White House once just after his first inauguration. Both men were unaccustomed to Washington, and President Cleveland proposed a drive. The day was misty and they drove over on the Virginia heights overlooking the town and began to pick out the different buildings in the city that lay before them. A great question arose between the two as to the Treasury building, Mr. Milburn maintaining that it was not the Treasury at all. After a while they drove along and were about to go through Fort Myer when for some unknown reason a sentry challenged the President's carriage and would not allow it to pass.

"'Tell him you are the President,' urged Mr. Milburn.

"'Oh, he wouldn't believe me, and I don't care a hang,' said the President, turning his trap around; 'but, I say, Milburn, I advise you the next time you come to Washington to visit some one who will know the Treasury Department when he sees it, and who will also have enough influence in the town to pass that sentry at the gate.'"

"And, speaking of first experiences in Washington," said Senator P—— when Robert had told his yarn, "Hanna told a good thing on himself. He said that when he first came to Washington he was not posted in all the etiquette pertaining to official life here. After he had been in the Senate a little while he was asked to join a small coterie of Senators who met at stated times to have a modest game of cards. On one occasion, when the day for cards came around, the event was to be unusually celebrated with a dinner followed by cards. That morning he received a telephone message from Secretary Porter, and on going to the 'phone Mr. Porter said:

"'Mr. Hanna, the President would be glad if you will join him and a party of gentlemen at dinner to-night.'

"Hanna said he never for a moment realized at that time how an invitation to dine at the White House is regarded. So he called back to Mr. Porter in the most jocular fashion:

"'Thanks, but tell the President I've got something much better on hand.'

"When he was at dinner that night with his friends he related the incident and one of his colleagues said:

"'Why, a dinner invitation to the White House is a command which only death can excuse you from.'

"The funny part was," continued Senator P——, "that President McKinley never let up on it. He was so amused at Hanna having 'something better on hand' that he teased him about it ever after, for McKinley always saw the funny side and loved a joke dearly.

"I am reminded," continued Senator P——, for the story-telling was now in full swing, "of something McComas told on himself the other day. You know, he is a professor in a law school here in Washington, and he had his class before him one night and had occasion to illustrate the smallness of the world and he was waxing very eloquent. He said:

"'Why, gentlemen, I can give you no better example of the smallness of the world than to relate my own experience. Now, all of you know that I come from a little town in Maryland where the people are rather given to staying at home, and yet when I was in Europe not so long ago I was in Paris driving along on the Bois and there, just ahead of me, was a man from my little town, John X——; then again when I was in Venice I met John X—— at St. Mark's, and again in London, in the Strand, I ran across him. I came home and shortly had occasion to go out to the Yellowstone Park, and the first person I set eyes on was John X——, and——'

"'I say, Professor,' broke in one of the class with a sly look in his eyes, 'wouldn't it have been cheaper in the end to have paid John X—— and let him go?'"

THE STEADFAST WIDOW DELANEY

The Story of the Million-Dollar Strike at the Maggie Mine

By Hamlin Garland

SYNOPSIS OF PREVIOUS INSTALLMENT—Sherman Bidwell, grub-staked by the Widow Delaney, a boarding-house keeper in a Rocky Mountain mining town, has for years sought for gold, but year after year has failed. The widow has grub-staked him for what she has firmly decided must be the last time; and at length, by the merest chance, he has found a gold deposit of enormous richness.

CHAPTER IV

IT WAS inevitable that the golden secret should escape. Others besides the Chinese cook had sharp eyes and the Widow Delaney grew paler and more irritable and wore a hunted look. She hardly ever left her kitchen, it was observed, and her bedroom door had a new lock. Every second night Bidwell, gaunt and ragged, and furtive as a burglar, brought a staggering mule-load of the richest ore and stowed it away under the shanty floor and in the widow's bedroom. Luckily miners are sound sleepers or the two midnight marauders would have been discovered on the second night.

One day John, the cook, seized the cracker-barrel, intending to put it into a different corner. He gave it a slight wrench, looked a little surprised and lifted a little stronger. It did not budge. He remarked:

"Klackels belly hebby—no sabbe klackels allee same deese."

"*Let that alone!*" screamed Mrs. Delaney. "Phwat will ye be doin' nixt, ye squint-eyed monkey! I'll tell ye whin to stir things about."

The startled Chinaman gave way in profound dismay. "Me goin' s'eep lound klackel ballell, you sabbe?"

"Well, I'll do the sweepin' there. I nailed that barrel to the flure a-purpis. Lave it alone, will ye?"

This incident decided her. That night when Bidwell came she broke out: "Sherm, I cannot stand this anny longer. I'm that nairvous I can't hear a fly buzz without hot streaks chasin' up and down me spine like little red snakes. And man, luk at yisilf—why, ye're hairy as a go-at and yer eyes are loike two white onions. I say stop, Sherm dear!"

"What'll we do?" asked Bidwell in alarm.

"Do? I'll tell ye phwat we'll do. We'll put our feets down and say: Yis, 'tis true—we've shtruck it—and it's ours. Then I'll get a team from Las Animas and load the stuff in before the face and eyes of the world and go wid it to sell it—whilst you load y'r gun an' stand guard over the hole in the ground. I'm fair crazy wid this burglars' business—we're both as thin as quakin' asps and full as shaky. You go down the trail this minute and bring a team and a strong wagon—no wan will know till ye drive in—now go!"

Bidwell was ruled by her clear and sensible words and rode away into the clear dark of the summer's night with a feeling that it was all a dream—a vision such as he had often had while prospecting in the mountains, but, as day came on and from the piñon slope he looked back upon the red hole he had made in the green hillside, the reality of it all came to pinch his heart and make him gasp. His storehouse, his well of golden waters, was unguarded, and open to the view of any one who should chance to look that way. He beat his old mule to a gallop in the frenzy of the moment.

The widow meanwhile got breakfast for the men, and as soon as they were off up the trail she set the awed and wondering Chinaman to hauling the sacks of ore out from beneath the shanty and piling them conveniently near the roadway. She watched every movement and checked off each sack like a shipping clerk. "Merciful powers, the work that man did!" she exclaimed, alluding to Bidwell, who had dug all that mass of ore and packed in the night from the mine to its safe concealment.

Of course, Mrs. Clark, the storekeeper's wife, saw them at work and came over to see what was going on.

"Good-morning, Mrs. Delaney; you're not going to move?"

"I am."

"I'm sorry—why, that looks like ore!" she said as she peered at a sack.

"It *is* ore. Have ye anny objection?" asked Mrs. Delaney defiantly.

"Is it rich? Where did it come from?"

"That's *my* business. There's wan more under there," she said to the Chinaman, and as he came creeping out like a monstrous bug tugging a pair of Bidwell's overalls (ore-filled) as if they formed the trunk of a man whom he had murdered and hidden, Mrs. Clark turned and fled toward the store to tell her husband.

"There ye go—now! Ye screech-owl. It's all up wid us; the whole world will know of ut," said Mrs. Delaney. "Well—we're here first," she defiantly added.

Clark came over pale with excitement. "Let me see that ore!" he called out as he ran up and laid his hand on a rock.

"Get off—and stay off!" said Maggie, whipping a revolver out of her pocket. "That's my ore and you let it alone!"

Clark recoiled in fear, but the widow's anxiety to protect her property added enormously to the value of the ore.

"How do I know but that comes from one of my claims?"

The widow thrust the muzzle of the revolver under his nose. "Would ye call me a thafe? It's well Bidwell is not here; he'd do more than make ye smell of a gun. Go back to yer own business—if ye value a whole skin—an' stay away from phwat does not concern ye."

All this was characteristically intemperate of Maggie, and by the time Bidwell came clattering up the trail with a big wagon the whole gulch was aroused, and a dozen men encircled the heap of motley bags on which Mrs. Delaney sat keeping them at bay.

When she heard the wagon her nerves steadied a little and she said more soberly: "Boys, there comes Bidwell with a wagon to haul this stuff away, and Johnson, you help him load it while I go see about dinner."

As Bidwell drove up a mutter of amazement ran round the group.

"Why, Bid, what's the matter? You look like a man found dead."

"I'm just beginning to live!" said Bidwell, and the reply was long remembered in Bear Gulch.

"Well, now ye know all about it, ye gawks, take hold and help the man load up. I'll have dinner ready fer ye in a snort," repeated the widow.

Clark drew his partners aside. "He packed that ore here: he must have left a trail. You take a turn up the cañon and see if you can't find it. It's close by somewhere."

Bidwell saw them conferring and called out: "You needn't take any trouble, Clark; I'll lead you to the place after dinner. My claim is staked and application filed—so don't try any tricks on me."

The widow's eyes were equally keen and the growing excitement of the men did not escape her. Coming out with a big meat sandwich, she said: "'Twill not do to sit down, Sherm; take this in yer fist and go—they'll all be slippin' away like snakes if ye don't. I'll take John and the ore—we'll make it somehow, and I'll stay wid it till it's paid for."

She was right. The miners were struggling with the demons of desire and ready to stampede at any moment. Hastily packing his mule Bidwell started up the trail saying:

"Fall in behind me, boys, and don't scrouge. The man who tries to crowd me off the trail will regret it."

They were quiet enough till he left the trail and started down toward the Bear. Then Johnson cried: "I know where it is!" and plunged with a whoop into the thicket of willows that bordered the creek.

"Mebbe he does and mebbe he don't," said Clark. "I'm going to stick by Bid till we get the lay o' the land."

They maintained fairly good order until Bidwell's trail became a plain line leading up the hillside; then the stampede began. With wild halloos and resounding thwacking they scattered out and raced over the hilltop and disappeared, leaving Bidwell to plod on with his laden mule.

When he came in sight of his mine the men were hammering stakes into the ground on both sides of the discovery claim, and Clark and Johnson were in a loud wrangle as to who reached the spot first. Leading his mule up to the cliff wall where he had built a shelter, Bidwell unpacked his outfit, and as he stood his rifle against a rock he said:

"I'm planted right here—my roots run deep underground, and the man who tries to jump this claim will land in the middle of hell fire—now, that's right."

Their claims once staked and their loud differences stilled, the men had leisure to come and examine the discovery claim.

"You've the best of it," said Cantor, an old miner. "There may not be an ounce of gold outside your vein. It's a curious formation; I can't tell how it runs."

Toward night the other miners left and went back to camp, leaving Bidwell alone. As darkness came on he grew nervous again. "They'd kill me if they dared," he muttered, as he crouched in his shelter, his gun on his knee. He was very sleepy, but resolved not to close his eyes. "If I only had a dog—some one I could trust," he said bitterly, as his weakness grew. The curse of gold was heavily upon him and his hands were lax with weariness.

"I was a fool to let her go off with that ore," he muttered, his mind following the widow in her perilous journey down the gulch. He did not distrust her—he only feared her ability to override the difficulties of her mission.

Daylight brought a sense of safety, and building a fire he cooked his breakfast in comparative peace—though his eyes were restless. "Oh, they'll come," he said aloud. "They'll boil in here on me in another hour or two."

And they did. The men from Delaney came first, followed a little later by their partners from the high gulches, and after them the genuine stampeders. The merchants, clerks, hired hands, barbers, hostlers and half-starved lawyers from the valley towns came pouring up the trail and, pausing just long enough to see the shine of gold in Bidwell's dump, flung themselves upon the land, seizing the first unclaimed contiguous claim without regard to its character or formation. Their stakes once set they began to roam—to paw at the earth like prairie dogs and quite as ineffectually. Swarms of curious ones surrounded Bidwell's hole in the ground, picking at the ore and flooding the air with shouts and questions till the old man in desperation ordered them off his premises and set up a notice:

"Keep off this ground or meet trouble!"

To his friends he explained: "Every piece of rock they carry off is worth so much money."

"Ye've enough here to buy the warrld, mon," protested old Angus Craig.

Editor's Note—This story began in The Saturday Evening Post of last week.

"I don't know whether I have or not," said Bidwell "It may be just a little spatter of gold."

That night the whole range of foothills was noisy with voices and sparkling with camp fires. From the treeless valleys below these lights could be seen, and the heavily laden trains of the San Luis Accommodation trailed a loud hallelujah as the incoming prospectors lifted their voices in joyous greeting to those on the mountainside

"It's another Cripple Creek one man shouted, and the cry struck home

Bidwell did not underestimate his importance in this rush of gold-frenzied men. He was appalled by the depth and power of the streams centring upon him For weeks he had toiled to the full stretch of his powers without sufficient sleep, and he was deathly weary, emaciated to the bone and trembling with nervous weakness, but he was indomitable A long life of camping, prospecting and trenching had fitted him to withstand even this strain. To "stay with it" was an instinct with him

He built a big fire not far from the mine and spread his blankets there—but did not lie down till after midnight—and only then because he could not keep awake, even while in sitting posture. "I must sleep, anyhow," he muttered "I can't stand this any longer. I must sleep"

He was awakened by a voice he knew calling out: "Is this the way ye watch y'r mine, Sherm Bidwell?" and looking up he saw the widow sitting astride a mule and looking down at him in amusement As he sat up she continued "Ye are a pretcher, sure! Ye look like wan o' the holy saints of ould—or a tramp. Help me off this baste and I'll turn to and scorch a breakfast for ye"

He staggered stiffly to his feet and awkwardly approached her

"Ye poor lad," she said compassionately. "Ye're stiff as a poker wid cold."

As he helped her down he asked "How did ye come out?"

"Thrust y'r Maggie! I saw it loaded into a car and sent away. Bedad, I had a mound to go wid it to the mill—but I says, Sherm nor mesilf can be in two places to wanst So I gave o'er the notion and came home. They'll thieve the half of it, av coorse, but so goes the world, divil catch it!"

The widow was a powerful reinforcement. She got breakfast while Bidwell dozed again, and with the influence of hot coffee and the genial sun the firm grew confident of holding at least the major part of their monstrous good luck

"Thrust no wan but me" said the widow in decisive warning. "The world is full of thaves From this tonne ivery man's hand is ag'in y'r gold—schamin' to reach y'r pockets From this tonne on we work only wid our brains."

She did indeed become the captain. On her advice he sent a man for ore-sacks and tools, while other willing hands set to work to build a cabin to shelter them. "We're takin' no chances," she said; "we camp right here."

That day Las Animas, Crestone, Powder Gulch and Los Gatos emptied themselves upon the hills, and among them were representatives of big firms in Denver, Colorado Springs and Pueblo. The path past the Maggie Mine was worn deep by the feet of the gold-seekers, and Bidwell's rude pole barrier was polished by the nervous touch of greedy palms

About ten o'clock a quiet man in a gray suit of clothes asked Bidwell if he wanted to sell Bidwell said "No," short and curt, but Maggie asked, with a smile, "How much?"

"Enough to make you comfortable for life. If it runs as well as this sample I'll chance fifty thousand dollars on it."

Maggie snorted "Fifty thousand! Why, I tuk twotre that to the mill last night."

"Let me get in and examine the mine a little closer. I may be able to raise my bid"

"Not till ve make it wan hundred thousand may you even have a luk at it," she replied

Other agents came, some confidential, others coldly critical, but all equally unsuccessful The two "pilots" could not see why they should turn over the gold, which lay there in sight, to a syndicate It was theirs by every right, and though the offers went far beyond their conception they refused to consider them

All day axes resounded in the firs and picks were busy in the gullies Camp goods, provisions and bedding streamed by on trains of mules, and by nightfall a city was in its initial stages—tent stores, open-air saloons, eating booths and canvas hotels A few of the swarming men were skeptical of the find, but the larger number were hilariously boastful of their locations, and around their evening camp-fires groups gathered to exult over their potentialities

The sun had set, but the western slope of the hill was still brilliant with light as the messenger with his sumpter horse piled high with bales of ore-sacks came round the clump of firs at the corner of Bidwell's claim. He was followed by a tall man who rode with a tired droop and nervous clutching at the rein

Bidwell stared and exclaimed: "May I be shot if the preachers aren't takin' a hand in the rush!"

The widow looked unwontedly rosy as she conclusively said "I sent for him man dear!"

"You did? What for?"

The widow was close enough now to put her hand in the crook of his elbow. "To make us wan, Sherm, darling There's no time like the prisent"

Bidwell tugged at his ragged beard "I wish I had time to slick up a bit

There'll be plinty of time for that afterward," she said "To welcome the minister

In the presence of old Angus Craig and young Johnson they were married, and when the minister gave Mrs. Bidwell a rousing smack she wiped her lips with the back of her hand and said to Bidwell

Now we're ayqul partners, Sherm, and all old scores wiped out." And old Angus wagged his head and said: "Canny lass, the widdy!"

When the news of this marriage reached the camp demons of laughter and disorder were let loose. Starting from somewhere afar off a loud procession formed. With camp-kettles for drums and aspen-bark whistles for pipes, with caterwaul and halloo, the whole loosely cohering army of miners surrounded the little log cabin of the Maggie Mine and shouted in wild discord

"Bidwell! Come forth!"

"A speech! A speech!"

"Beer! Bee—ah!"

Bidwell was for poking his revolver out through the unchinked walls and ordering the mob to disperse, but his wife was diplomatic. "'Tis but an excuse to get drink," she said. "Go give them treat"

So Bidwell went forth, and, while a couple of stalwart friends lifted him high, he shouted sharp and to the point

It's on me, Clark!"

The mob, howling with delight, rushed upon him and bore him away, struggling and sputtering, to Clark's saloon, where kegs of beer were broached and the crowd took a first deep draught, Bidwell, in alarm for Maggie, began to fight to get back to the cabin But cries arose for the bride

"The bride—let's see the bride"

Bidwell expostulated. "Oh, no! Leave her alone. Are you gentlemen?—if you are, you won't insist on seeing her"

In the midst of the crowd a clear voice rang out

"The bride, is it? Well, here she is—get out o' me way"

"Clear the road there for the bride!" yelled a hundred voices as Maggie walked calmly up an aisle densely walled with strange men. She had been accustomed to such characters all her life and knew them too well to be afraid. Mounting a beer-keg, she turned a benign face on the crowd. The light of the torches lighted her hair till it shone like spun gold in a halo round her head. She looked very handsome in the warm, sympathetic light of the burning pitch pine

"Oh, yiss, Or'll make a speech; I'm not afraid of a handful of two-by-fours like you tenderfeet from the valley, and when me speech is ended ye'll go home and go to bed Eleven days ago Sherm, me man, discovered this lode Since then we've both worked night and day to git out the ore—we're dog tired—sure we are—but we're raisonable folk and here we stand—now gaze y'r fill and go home and lave us to rest—like y'r dacent mothers would have ye do."

"Good for you, Maggie!" called old Angus Craig who stood near her. "Mak' way, lads."

The men opened a path for the bride and groom, and raised a thundering cheer as they passed

Old Angus Craig shook his head again and said to Johnson "Sik a luck canna' last. To strike a lode and win a braw lass a' in the day, ye may say. Hoo-ever, he waited lang for baith," he ended compassionately

CHAPTER V

THE first keen realization of their change of fortune came to the Bidwells with the returns from their shipment of ore, which returned thirty thousand dollars to the ton. The second shipment ran quite as high, and with a bank account of fifty thousand dollars the mine attained a value in the market which took Maggie's breath away

"Sherm, I'm scared. I am that! To think of it! Lukin' as we do and half a million dollars in reach like a handful of bananies. 'Tis paralyzin'."

Bidwell was beginning to expand. "What's the matter with a million?" he asked. "We will put in our own mill now and sift our own gold

They were seated in the parlor of the Monte Vista Hotel in Las Animas, waiting for the supper-bell to ring. Bidwell, who had just returned from accompanying their third shipment of ore to the mill, was neatly barbered and newly tailored. The haggard look he had worn on their wedding night had given place to complacency, and an air of large ownership was developing in his manner. His new watch-chain of massive gold links was still so attractive to his eyes and to his fingers that it absorbed a large part of his attention His new shoes were a distinction. In short, he had begun to enjoy his wealth

Not so Maggie, who was perched on the edge of the peacock-blue plush sofa with her rough, red hands folded in nervous apprehension She, too, had encased herself in new garments, but her face was full of anxious lines—it had none of Bidwell's self satisfaction

Her voice was weak and tremulous as she repeated "I can't believe it, Sherm. When I'm here it's all a dream—I'll wake in a minute and it'll all fly away

Nonsense. I'll prove it's all here, every cent of it" He got up quickly and left the room. Before Maggie had ceased to wonder at his words he returned with the landlord on a broad grin behind him

Said Bidwell: "I've bought the hotel for you, Maggie"

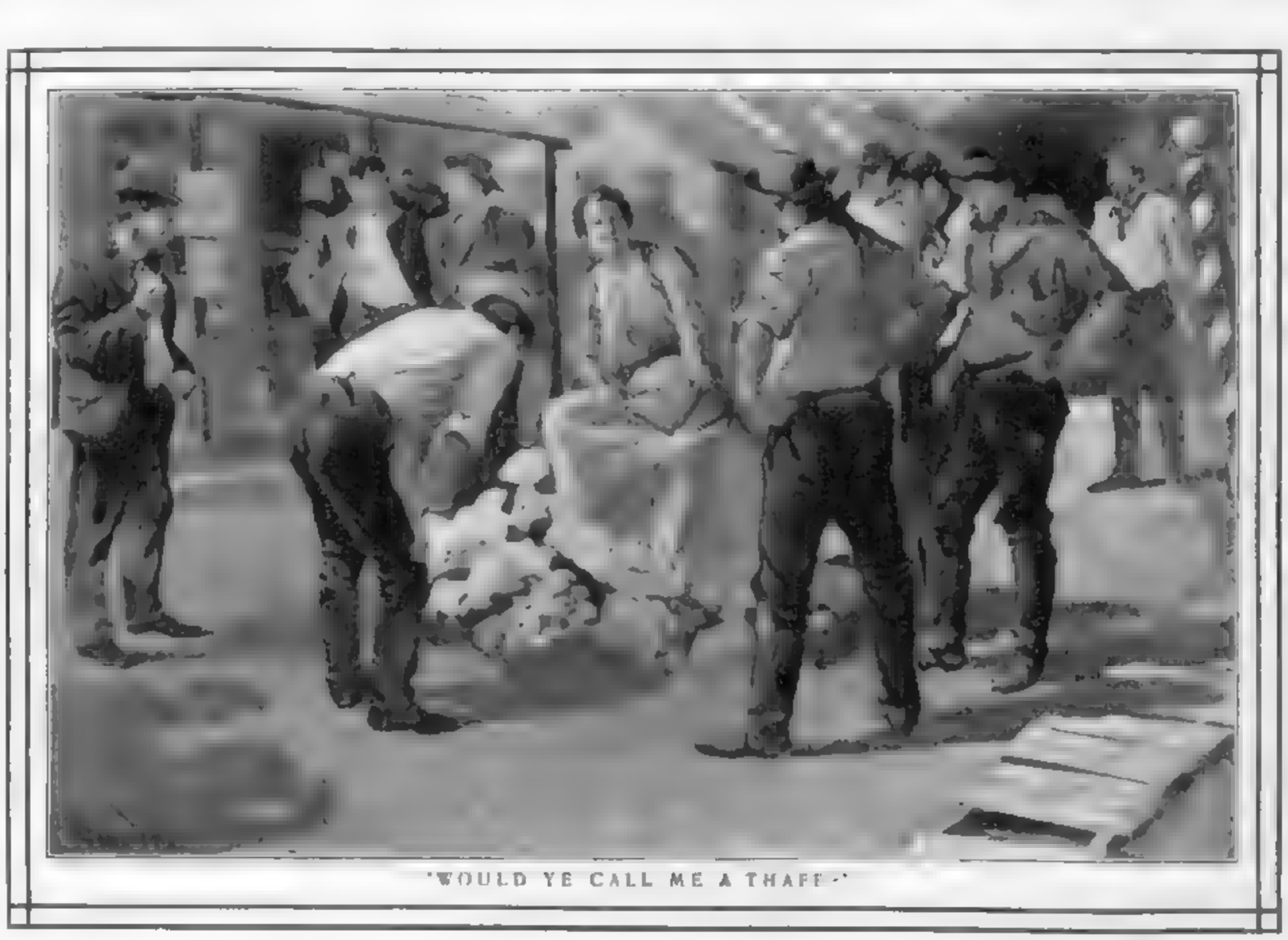
"Sherm, you have *not!*" cried she

"I'll bet a thousand dollars I have and I've paid a hundred dollars to bind the bargain The deed will be made out to you to morrow." He turned to the landlord. "Ain't that so, Turner?"

"That's right," replied Turner, and it was plain he was well pleased with the sale.

Maggie was appalled. "Phwat did ye do it for—ye gawk?"

"You been a-settin' on that lounge all the evenin' as though you was afraid o' bustin' somethin'," he replied softly. "You can *dance* on it now if ye want to What's the use of being a millionaire unless you have a little comfort?" Then he added "We need a place to stay while we are in town, anyway



"WOULD YE CALL ME A THAFE?"

(TO BE CONCLUDED)

THE SATURDAY EVENING POST
FOUNDED A.D. 1728

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GEORGE HORACE LORIMER, Editor

The Saturday Evening Post is the oldest journal in America, having appeared regularly every week for the past 174 years, except for the short period when Philadelphia was in the hands of the British Army. The magazine was founded in 1728 and was edited and published by Benjamin Franklin, in whose day it was known as The Pennsylvania Gazette. In 1765 the publication passed into other hands, but its name continued until 1821 when it was changed to The Saturday Evening Post. The magazine was purchased in 1897 by The Curtis Publishing Company.

¶ The recent combination of steamship lines might, not incorrectly perhaps, be termed the Morganatic marriage of England and America

¶ Cuba's new Congress got right down to American methods without the loss of time. In less than a week it was voting large appropriations

¶ If Cæsar had lived in the age of the meat trust perhaps he would not have grown so great or given Shakespeare the opportunity for one of his strongest lines.

¶ With automobiles breaking records, laws, limbs and everything else in their course, the multifarious accidents to the machines cause no more sympathy than a mishap which silences the piano next door.

¶ During the past season the American stage received the unprecedented sum of $20,000,000 from theatre-goers. Such patronage is worthy of better plays than were produced. There awaits a really great American playwright a fortune which even the trusts would envy.

The Roosevelt Don't Worry Clubs

TWO classes of people have been doing a great deal of worrying over the President—those politicians who have not found him pliant to their purposes, and the plain, solid citizens who roll up big Republican majorities. The first are afraid that, after all, Mr. Roosevelt is not going to make the bad blunder for which they have been wishing and waiting—the break that will smash his chance of being renominated. The second have been afraid that the courage of his convictions might lead him to advance so impetuously and rashly that he would leave his back exposed to those who follow after with knives.

When Mr. Roosevelt became President the Oily Gammons of politics radiated sweetness and good wishes, but with them was mixed the subtle poison of doubt. "The new President is honest and well-meaning," they said, "but he is very, very young and headstrong." They hoped for the best, but—well, it might all work out right in the end. Naturally, this sort of talk made the country a little uneasy at first, but that uneasiness has proved a source of real strength to the President. For the people thought well of Mr. Roosevelt; they admired his brain and his bounce; they wanted to see him succeed. And they were not slow to discover that there was an element, and not the best element, in his party which was using the methods of the mole to undermine him. The nation began to take a personal interest, a "heart" interest, in him and his family, which was saved from impertinence by the spirit that actuated it. The American Family became anxious for him as for a high-spirited elder son, who has gone out from home to a splendid opportunity in a new city. His every move, as it was chronicled in the daily papers, was discussed familiarly and solicitously over the breakfast-table. The men hoped that he had not put his foot in it when he undertook to pass on the Schley case, and were gratified proportionately at the result of his action, even if they did not agree with his verdict. The women hoped it was not true that Mrs. Roosevelt was going to let Miss Alice attend the Coronation and wear the frills and fixings of a Court, and were pleased accordingly when they found that the whole thing was a yarn of the "yellows."

Mistakes the President has made, but, with all the will in the world, his enemies have not been able to magnify any one of them into the bad break for which they have been watching. His mistakes have been good, honest, wholesome mistakes—the kind that occur with the fellow who does not doctor his employer's books; the kind that make a man human and endurable and likable; the kind that make a woman happy in her husband, with the knowledge that she has not married a tiresome prig of an angel.

The President began his first year with the good will of the country. During that year he has exchanged its good wishes for its confidence. Public opinion has crystallized in the sentence which one hears in the smoking-car, the office, the country grocery—wherever good citizens get together and talk sense, regardless of party politics: "Roosevelt is making a good President."

Not alone because of this, but because the people have taken, and are still taking, a personal interest in his success, is he too strong for those leaders of his party who would gladly throw him aside for a man of more front and less backbone. Half of this strength rests on sentiment, it is true, but the wise politician knows that sentiment is votes.

Whether Republican policies are right or wrong, and whether Republicans should be continued in power, are questions which the country will determine at the proper time; but it is pretty apparent that just now it does not and will not see any man to stand for those policies except Mr. Roosevelt. The politicians that are wondering who will get the Republican nomination should join the Roosevelt Don't Worry Clubs. The rank and file of the party already belong to them

The World and the Automobile

IS THE automobiling craze going to pass through the same course that the bicycle epidemic did, and if so, when will its culminating point be reached? This without regard to the vehicle's utilitarian employment, but simply with respect to its use as an implement of outdoor sport and a visible evidence that its owner knows the proper thing to do and has the price to do it. Certainly the turning point will not be reached this year; but what of next year, or the year after? This thing can't go on always; other things may—nay, are—hanging over us by a single hair—aay, flying machines.

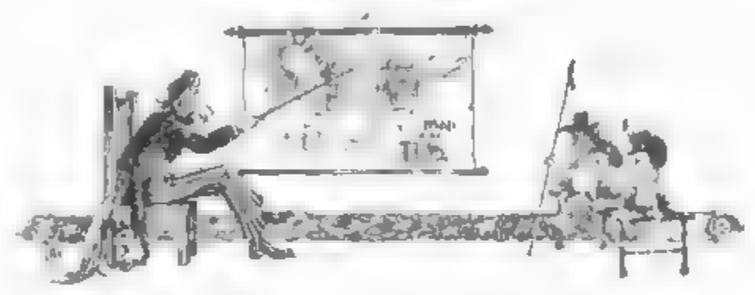
But a more interesting consideration is the practical side of auto-locomotion. That the automobile as a vehicle for human nature's daily use is here to stay cannot be doubted. Thousands are in use solely because they are found preferable to horse-propelled vehicles. As delivery wagons for the larger stores, and as used by the express companies, they are becoming common in all cities. The smaller tradesmen—the grocers and butchers—must soon find it profitable to employ them. When this comes about the observing student of urban affairs will watch curiously to see if the butcher boys drive theirs twice as fast as the grocerymen, since he, the observing student, has long noted that butcher carts always proceed at something like double the speed of grocery wagons.

It is said that the commercial possibilities of auto-locomotion are only just beginning to be realized. Sanguine persons, their fancy perhaps auto-propelled, predict that railroad trains, both freight and passenger, are to be superseded by auto-vehicles of various styles. Already auto-sleighs are in use in Russia, and an Italian prince is said to have ordered one of substantial build in which he will make an attempt to reach the North Pole. The plain citizen may be permitted to observe that the prince will find the Polar roads in rather poor condition. He will also learn that it is impracticable to replenish his larder with chunks of raw auto-sleigh, a point in which the time-honored dog-team has an immeasurable advantage.

But perhaps the most daring thing in automobiles is one for use in the African deserts now being constructed by French inventors. It will have a boat shaped body of aluminum, with a screw at the rear, and when it comes to a river it will plunge in and propel itself across. The little difficulty of a mountain is arranged for by a capstan and rope by which it will pull itself up the steepest incline. No doubt if pursued by a lion it can climb a tree, but the person who maintains that it can and will pull the tree up after it, goes too far; it will [illegible] of the sort after the lion has gone away it will let itself down and proceed onward.

The ingenious promoter of this African affair professes to believe that his invention will do away with the use of camels. This may be, though one not possessed of stock in his company scarcely looks to see the ship of the desert become a drug on the market immediately. If the desert autos are going to penetrate many leagues into the interior the question of fuel may arise. An automobile, no matter how many screws and capstans it may have, will never command respect with a caravan of two dozen camels following, each loaded with four barrels of gasoline. Nor will the Italian prince be taken seriously if he starts off with a score of well-fattened dogs tied behind.

Letters to the Editor



To the Editor of The Saturday Evening Post:

We tried kindness with the Filipinos and they laughed at us; now the only thing is to beat civilization into them. This sounds very bloodthirsty, but it is the only thing to do. Is our army in the Philippines to stand and look on at atrocities because of the howls of a few disgruntled anti-Imperialists and stay-at-homes in this country? G. M. S

Brooklyn, New York.

To the Editor of The Saturday Evening Post.

Through the blowing up of the Maine, blunderingly and tauntingly kept in the harbor of Havana, we got into war with Spain for the freedom of Cuba; but in blundering into war in the Philippines for their subjugation—with methods that out-Herod Herod—the end, no matter about the intentions, will not justify the means. We have no divine commission for an educational campaign of taking no prisoners from ten years and upward in the Philippines. There has been bungling and slaughter enough. Let us call a halt. CLERGYMAN.

Butler, Pennsylvania.

To the Editor of The Saturday Evening Post:

I regard the Boer War as the most infamous of history. It was an attempt to subjugate two free Republics and to impose on them that high type of civilization which finds its perfect fruit, not in William E. Gladstone, but in Joseph Chamberlain—a civilization so advanced that conscience has disappeared from it. The life of Joseph Chamberlain revives one's belief in the existence of a personal devil. And yet there are people in this country who advocate an Anglo-American alliance!

Rochester, New York. J. H. H

To the Editor of The Saturday Evening Post:

Congress should at once adopt a resolution promising the Filipinos ultimate independence. No one wants them as citizens, nor does any one want them as colonists. The moment we make dependencies of the Philippines, Democracy shall have perished from the face of the earth. As to the English-Boer controversy, I can find no just cause why England should have dictated to the Republics. The Boers fought for their native land, the English for gold.

Au Sable, Michigan. C. M. J.

To the Editor of The Saturday Evening Post:

I fail to see how any one can view the American policy in the Philippines in the light of a bully "rubbing it in" to the little fellow. We did not enter into that fight either to hurt the Filipino or merely for our own gain. It should be viewed more in the light of a mother spanking her child into submission. R. B. S.

Newark, New Jersey.

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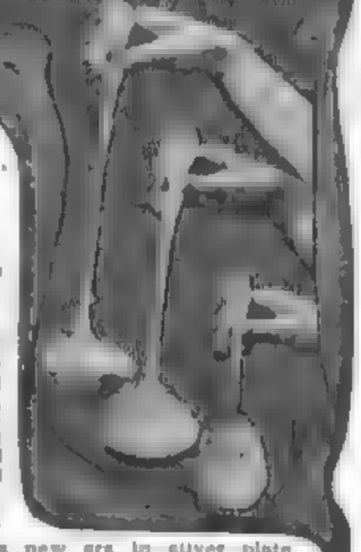

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Men & Women of the Hour

A Brother to Ananias

Judge Kavanagh, of Chicago, Colonel of the Seventh Illinois Regiment during the late war with Spain, was introduced by the chairman at a recent meeting in honor of the Irish envoys as "the next Mayor of Chicago." He blushed a deep crimson before the cheering that greeted this anticipative title, and, when he could make himself heard, told the following story

"I don't want to cast any aspersions upon the prophetical veracity of the honorable chairman," said he, "but when he called me 'the next Mayor of Chicago' I was instantly reminded of something that occurred while I was with my regiment at Camp Alger

"We had been waiting there a long while for orders that would take us to the front One day the orders came. Everybody officer and man alike, was jubilant The only exception was a soldier whom we will call Morrisey, because that wasn't his name Morrisey appeared at the entrance of my tent soon after the boys had heard the good news and mournfully asked to speak with me alone

"'Colonel,' said Morrisey, 'shure an' I hate to be comin' to ye on this glorious day to be askin' for lave to go home. But I must sorr. I have a wife an' two wee childer back in Chicago, and me wife is low with the consumption, sorr. The childer will starve without their father to work for them, sorr Molly—that's the wife—has written me a letter askin' me to get me discharge and hurry home. I am willin' to die for my country, sorr, but I'd like to kape my family from dyin' first. That's all, sorr.'

"'Well, Morrisey,' I replied, 'I am sorry that I must refuse you a discharge. But last Saturday I, too, had a letter from your wife, in which she said that if you tried to get out of the army she hoped I would prevent it She said that she had never known a moment's peace since she married you until you enlisted. And she earnestly declared that if you were to show up in Chicago inside of two years she would immediately get a divorce. So I guess you will have to go along with the flag.'

"Morrisey backed toward the door, looking pretty sheepish. Suddenly, however, he looked up, and said gravely

"'Colonel, will I be put in the guard house if I say what is on the tip o' my tongue?'

"I told him he would not

"'Well,' he exclaimed, 'the two biggest liars in the world are in this tent, sorr. I ain't *got* no wife!'

"And now," concluded Judge Kavanagh with a twinkle in his eyes, "I will simply say that if the honorable chairman yonder were walking down the street with Private Morrisey and Ananias and Sapphira and me—he would be in the bosom of his family!"

How Senator Jones Became Rich

There are many interesting stories told of Senator John P. Jones, of Nevada—a man who was able to lose $25,000,000 in ten years, and afterward make, lose and remake a fortune which still keeps him in the small group of immensely rich Americans

Among them is one which purports to account for his start in life as a capitalist It describes him as meeting a New Englander named Haywood in a Nevada mining camp. Haywood was working a claim which for a long time obstinately refused to pay anything. One day he came to Jones' cabin and announced himself "dead broke," but still hopeful. "If I had two thousand dollars more," said he, "I feel perfectly sure that it would carry me to the point where the luck must change."

"Well," said Jones, "I have $1000 tucked away in a safe place. I will lend you $1000 of it on two conditions: first, that you pledge me your solemn word, when this is gone, never to ask me for any more; and, second, that you will do the fair thing by me if you do succeed"

The bargain was struck. Then Jones scraped away the ashes in the fireplace, lifted a big hearthstone and drew forth the money Haywood was profuse in his thanks, took $2000, and went his way, and Jones thought that was probably the last he should see of his old chum or his loan

But after an absence of about a month Haywood rushed into the cabin in a state of great excitement. "I've struck the biggest thing I ever saw!" he cried, "and you're to have a fourth share of it!"

Jones waited till his friend had cooled off, and then listened to his story. The next step was to send to San Francisco for one of the cleverest mining experts there, who came, inspected the mine, and declared that Haywood had opened a "lead" of almost pure gold. A company tendered the owner $5,000,000 down for it. Haywood jumped at the offer, and the next day Jones had a check for $1,250,000. This laid the foundation for his first colossal fortune

How great an influence he later acquired in his State by his repeated successes is shown by the story which used to be told of the Nevada Sunday-school pupil who, after hearing the superintendent talk about the wonderful doings of Providence, asked one of his mates

"Do you believe all that?"

"Certainly," was the answer

"What! that God made all these mountains and all this town?"

"Yes

"And all these mines on the Comstock?"

"Yes

"And all of them down at Gold Hill?"

"Yes

"Well, I guess John P. Jones had something to say about that!"

The Count's Gay Privilege

During his recent visit to Washington Comte de Rochambeau was seated for a short time one evening on the veranda of the home of an eminent host, with whom and other guests he was holding conversation. Presently from the house came a party of the younger members of the family and their visitors, including a young lady noted in the Capital City for her social gifts and her knowledge of European languages

The host presented them to his distinguished guest, paying special attention, in his introduction, to the young lady in question

As she was on her way with her companions to keep an engagement she delayed but a moment, saying in French as she prepared to go

"Comte de Rochambeau, you will have to speak to me first when we meet again, for I cannot see you here in the dark"

"Nor can I, my dear Mademoiselle, see you [illegible] he added with characteristic gallantry your invitation will now give me the privilege of bowing to every handsome young lady I meet in the City of Washington."

Clowry's Wireless Message

Colonel Robert Clowry, recently elected to the presidency of the Western Union Telegraph Company, is a man of resourcefulness. In the Civil War he found himself in command of the lines at a certain point in Missouri, but unable to communicate with the Union forces across the river, owing to the fact that the enemy had cut the wires. The message he desired to transmit was of the utmost importance and could on no account suffer delay.

It was pitchy dark, the rain was descending in torrents and the wind was high, and Colonel Clowry could conjure up no way out of his difficulty. Suddenly he heard the toot of a locomotive on the other side of the river, and an idea flashed into his mind Only a little distance away stood a locomotive and he at once climbed into the cab, seized the whistle-cord and began to jerk it in a manner which sent out a series of weird toots which mystified the engineer and astounded the fireman. They had never heard any such signals and half feared that their Colonel had become distracted

Again and again he repeated the series of wild toots, sounding the whistle to its full capacity

Finally his sharp ear caught from the other bank of the river an answering whistle. The operator at headquarters had heard the whistle tooting his own telegraphic "call," and realized that locomotive whistles instead of telegraph keys and sounders must be called into service in the transmission of an important message. This result was accomplished and serious disaster averted

Colonel Clowry certainly has an extremely strong claim to the honor of having made a practical use of wireless telegraphy almost forty years ago

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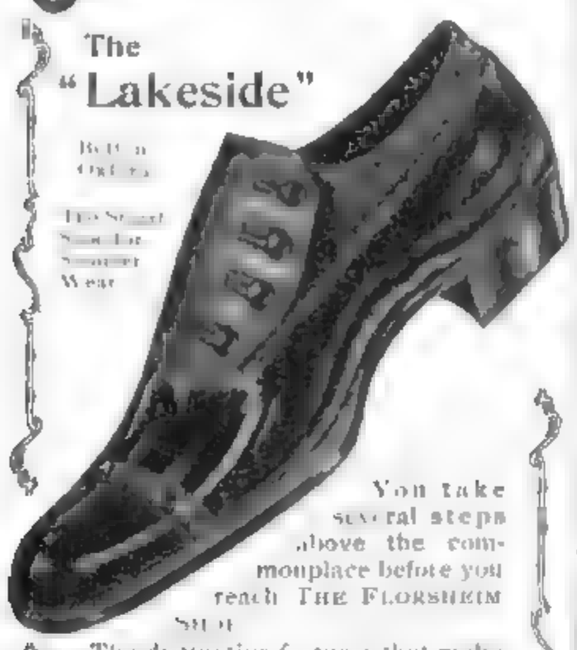

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On Becoming an Illustrator

First Principles for the Beginner

By Howard Chandler Christy

MR. HOWARD CHANDLER CHRISTY

FOR the man or woman who wishes to be an illustrator there are two rules

1. To put one's self under a good instructor

2. To work hard

Given temperament and ability, which are naturally as important essentials as sight itself, the pupil has only rigorously to follow these two rules to accomplish what he likes

It is not difficult to select a good instructor. The first requisite and the chief one is that you select an instructor who can himself do things. I have no belief in teachers who preach theory and method and are themselves not able to execute. I know that in this I do not agree with those who put faith in musicians who "thoroughly understand voice culture," and yet cannot sing, or in the critics who can teach rhetoric and analyze style and who cannot themselves write. Personally I believe that the men and women who can do things in their line are the men and women who can teach best; and I believe the pupil who is trained in any art by one who is an artist only in theory will show deplorable deficiencies in his work. The man or woman who knows how to build up can teach how to build up or to create; the one who is clever in tearing apart can teach how to tear apart or to criticise. But the critic is not a good instructor of would be creators. If you wish to create, put your faith in a master of synthesis. If you wish to become a good illustrator, become the pupil of a good illustrator, or at any rate of a good artist

The first days of work with your master determine a great deal. This initial work should observe one important rule

Do not do too much cast work

Here again I have precedent against me for the old established rule is to sit day after day before casts; copying, comparing, correcting until the ambition of the pupil is irreparably taken away. A pupil comes glowing with enthusiasm to his board, he spends months and sometimes years on casts, and he goes away every night pretty nearly hopeless. Now, it is important that he should not be hopeless, for the master has to play on his pupil's temperament as on a harp, and the strings must be kept in tune by hope and energy and a bit—only a bit!—of self satisfaction. I do not say to omit cast work altogether, but I do recommend that it be greatly minimized

The First Work for the Pupil

What should be the first work of the pupil in illustrating? Figure work. I should advise always putting the pupil almost immediately upon figure work. Figures of men or women, in action or in repose, it does not matter; but something that will give the pupil immediate interest and some idea of proportion and of composition. In illustrating, figure work is the most important thing, and the earlier it is begun the better

A few lessons will enable the instructor to tell whether you, as the pupil, can ever be an illustrator. If you draw badly and still have temperament there is hope for you in proportion to your temperament and not to your drawing. You may be taught drawing, but never the other. From the first you must give free rein to your own honest impressions of your work and feel accordingly. Never repress your real opinion of what you have done, and always let it affect you. If you have accomplished a good bit of work and feel that you are undoubtedly to be the artist of your own generation, feel it to your heart's content; be as buoyant as you like; do not try to modify your mood by the consideration that you probably will not. For the moment, believe in your own feeling. The day will come soon enough when you will turn out something unsuccessful, and you will look at the black universe and be convinced for the time that it has no place for you. Let yourself feel about your work whatever you do feel

I once had a woman pupil who came to me day after day in exactly the same mood. She was never discouraged, never blue, never happy over her work, never sure she was a Heaven-sent genius. She was always quiet, mildly complacent, mildly hopeful, mildly dissatisfied, entirely philosophical. What became of her? That is just the point. What did? She dropped out; that is all I know. That sort of philosophy is not the temperament for the artist. Ability to have the blues is very valuable

I had another pupil who had wonderful ability, but I never dared tell her how much I hoped from her, or she would cry. Neither did I ever dare tell her how badly she had done anything, fearing the same result. But I never tried to correct this in her—I let her natural temperament have its own way, and neither praised nor reasoned it to death. I believe that was the best way, for she is now doing some of the best work among women illustrators. I believe absolutely in guarding sacredly the nature and temperament of the individual. These are the pupil's capital stock

Drawings that are Fatal

For the sake of your future your first work as a pupil should be either exceedingly delicate or very brutal. The merely "good" drawing is fatal. A drawing has no business to be merely good. It ought to be either bad, so that the artist may be set right, or else excellent. The "good" is fatal. Exceeding fineness or great brutality of treatment argue well indeed

The drawing of a man or woman who is going to make a notable illustrator ought to be good no matter where it is stopped. Therefore, in the earliest figure work, it is essential that the work on each study progress uniformly and properly. It should all go forward at once, so to speak. I can tell the instant I see a drawing whether the arms have been put on, or the background put in, or a bit added because something was needed. Figures must grow and not be built a block at a time. Like life, you must see a model "steadily and see it whole." And then you will have a conception

Now the moment you become the pupil of a good artist you by no means shift the burden of your instruction upon his shoulders. You are your own teacher as well—do not forget that. There is only one way to learn to draw: be learning all the time, all the time. Be possessed by your desire, and let it always be practically uppermost in your thoughts. On the street, on the car, in an audience—look at the thing and shut your eyes and see how much of it you can accurately reproduce in your mind. Then look again and try again. Study every type that comes before you, and then shut your eyes and see how much of its detail remains with you, and repeat this and repeat it. I know of nothing more valuable than this sort of practice, and I unhesitatingly place it far ahead of continual actual use of the pencil

When I was a young student I was walking up the street one day with my instructor when I called his attention to a curiously shaped and lighted cloud which I noticed behind us. As I turned he said to me

"Now, try to draw that cloud."

And when it chanced that I did reproduce it pretty accurately he told me at once that was one of the most valuable things to be able to do. I believe he had in his mind at that time an incident of Menzel, the great

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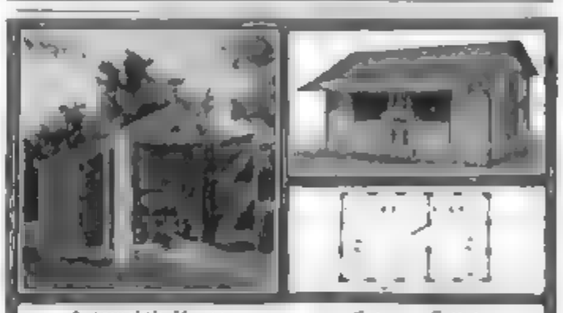

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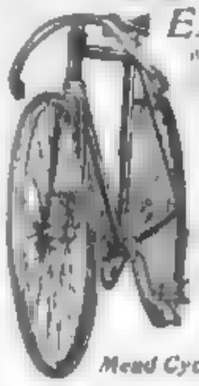

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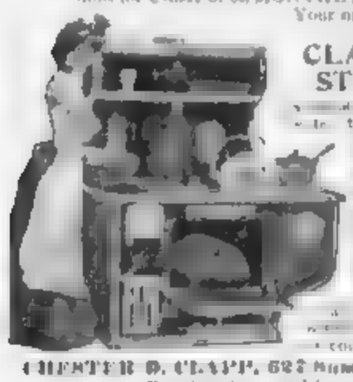

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German artist, whom some one saw one day drawing a pillar that he was obliged to look over his shoulder to see. He turned and looked, drew, turned and looked, and drew again. And when it was finished he tore the drawing up.

"Why did you tear it up?" he was asked. "Didn't it please you?"

"Oh, my friend," he replied, closing his eyes and touching his forehead, "I do not need the paper. I have it here."

That is the great thing—have it "here." Do not trust your precious impressions to paper which may be lost, and which even if preserved you may look upon blankly some day, quite out of the spirit of the moment when you transferred them. Draw with your mind. And I know no better way to accomplish results than by trying to reproduce a thing with your back to it, and then destroying what you make; or by reproducing what you see, simply in your head.

Especially is a new type, or a new combination, or a new moment in your experience valuable to you. Do not let it slip. The other day I sent a pupil with a letter to one of the big publishers. She had never been in that part of town before, and since she came back she has made half a dozen sketches that are quite out of her usual style and equally remarkable. Some children, a man in a doorway with a colored muffler, a colored bag in his hand, and a box of oranges near—commonplace and fascinating. She saw something new and she fixed it, it would have been the same if she had drawn it carefully in her mind before she left the street. And in any case it was exceedingly valuable to her. For remember, that, aside from the important practice of this habit of mind drawing, almost all impressions that you fix will come back and be of use to you when you most need them.

The Evils of Newspaper Work

To the man or woman who wishes to be an illustrator there is one more bit of advice that I look upon as most important: Unless you are a cartoonist, keep out of newspaper illustrating. I believe this is almost always harmful. The speed of the work and its limitations are bad for your development, and besides, there is this about it that seems bad for no special reason: it is simply that a newspaper illustrator is seldom anything else. With a cartoonist it is a little different. He has some chance.

It is important that an illustrator should not undertake too ambitious work at first. It is very hard to recover from a failure. Especially leave book illustrating alone until you are perfectly sure of your work. It is very difficult to illustrate a book, because the characters appear in such a variety of moods that it is almost impossible to avoid having a different mental picture of each mood. It is necessary to be able to read the book through, form your idea of each character, and let no possible situation in the book change your idea of that character.

Another important point is not to cling too closely to your model. Do not feel that it is necessary to form your idea of the character and then to hunt the town over to find some one who embodies that idea. Be able to select your type and then to see your individual in the model of that type. At present I have a model who is clean shaven and a bit bald; and the character for whom he is posing has a beard and long curling hair. But both the model and character belong to the type I want, and that is all that is essential.

The beginner in illustrating ought to paint one or two studies a day. I used to make it a rule to paint from one to twelve every week. This is essential, because what one sees must be reproduced while one sees it, actually or mentally. A morning walk will give some one impression; catch it at once; the sun may not be shining again at just that hour for days; the wave that thrilled you may never break just that way again. Other waves will confirm or weaken your first great impression of that one—but you want that one.

In general, I should say that a prime requisite for an illustrator is a good education. A good all-round education of the schools is essential, and after that a variety of special knowledge without which you cannot do. Familiarity with the army, the navy, with out-of-door sports, with no end of types of men and women, you must not be without. You must be able to tell a regular in plain clothes a block away, though you will have no idea how you can tell. Next to your temperament, your power of observation is your most precious possession, and that you can be cultivating every minute of the day.

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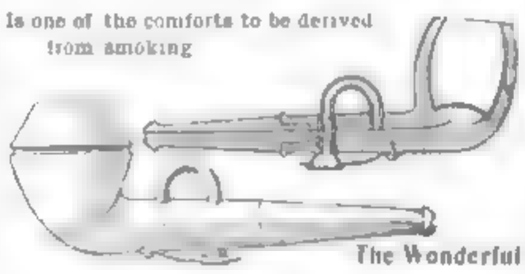

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The Reading Table

Links with the Past

Stories of Persons Who Have Passed the Century Mark

THOUGH careful investigation has shown that the great majority of supposed centenarians are not such, yet there are some cases of extraordinary longevity—even of men who have lived far beyond one hundred years—which are so well attested that they have gained universal credence. A few of these instances are those of men who have attained not merely to the Scriptural age of threescore and ten, but even to seven and upward of eight score! We have all heard of Katherine Fitzgerald, Countess of Desmond,

"Who lived to the age of one hundred and ten,
And died by a fall from a cherry-tree then";

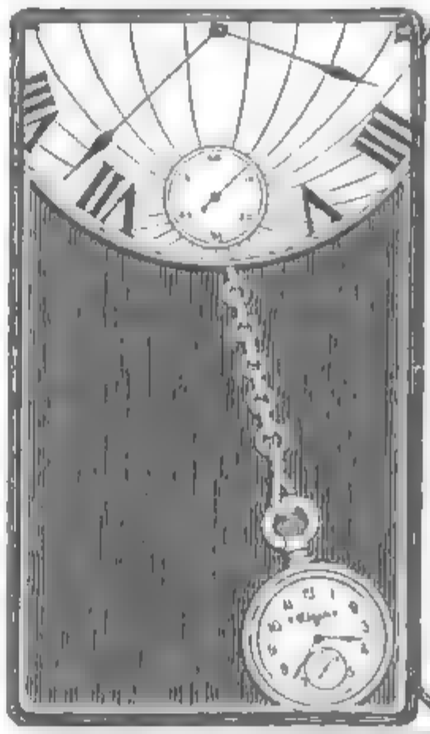
but the fact appears to be that she lived to the age of one hundred and forty years. Born in Waterford County, Ireland, she is said to have been presented at the court of Edward IV to have danced with the then boy-king Richard [illegible] years. [illegible] to have lived through five subsequent reigns, and till after the accession of James I, when she died, in 1603.

Thomas Parr, usually known as "Old Parr," who was certainly far above par in vitality, spun out his thread of life to one hundred and fifty-two years. Married at the age of one hundred and twenty, he worked at [illegible]aming of other of the anti-tax he was more than ten years older, and fell beneath the scythe of Time in 1635. Even then his death was untimely, caused by the [illegible] kindness of the Earl of Arundel. That nobleman brought him to London, and presented him to Charles I as a man who had seen nine Kings and Queens of England. For a while he was one of the "sights" of London. Becoming one of the Earl's servants, the old man, who had been accustomed all his life before to plain fare, was fed so sumptuously that he died of a surfeit. Parr had such a genius for longevity that it was believed he might have lived for some years more but for the unlucky change of diet. He was late in venturing upon matrimony, namely, when eighty-eight years old, but found it so blissful that he married again.

Another old bridegroom was Robert Taylor, who, born in central Ireland in the year 1764, was married in 1872, at the age of one hundred and eight, after a courtship five times as long as the siege of Troy, or fifty years in duration. Taylor, though of small stature, was a great wrestler, and went at one time to Paris to see Benj. Bonaparte, whom he found "a little fellow, whom he could easily down." He was postmaster for seventy years, and died in 1878, one hundred and three years old.

The oldest Irish woman of whom our country can boast was Catherine Lynch, born near Detroit, Mich., in 1760, who died at Columbus, Wisconsin, on January 27, 1864, at the marvelous age of one hundred and forty years. She was seventy years old at the birth of Washington, and fifty at the beginning of the American Revolution, and eighty-four at the birth of Abraham Lincoln. She had fought, it is said, in Europe under both Marlborough and Napoleon. As Crele's baptism is said to be on record in the French Catholic Church in Detroit, his age seems to be duly authenticated. A Boston clergyman, who once saw this tough specimen of humanity, has described him to us, in exact accordance with our preconceptions of his appearance, as "a little, spare, wizened, dried up Frenchman."

It seems a little difficult to believe what is, nevertheless, a fact, that the cold, bleak State of Maine has produced the oldest of New England centenarians—viz., John Gilley, of West Augusta, who died in 1842 at the age of one hundred and twenty-four. He married at eighty and had ten children, of whom the youngest at his death was more than one hundred years younger than his father. The veteran's hair was a jet-black when but slightly [illegible] turned black. His teeth were perfect and sound almost to the last. His remarkable longevity attracted many to see him, and among his visitors were Doctor Harris, of Harvard College, and ex-Governor Gore, of Massachusetts.



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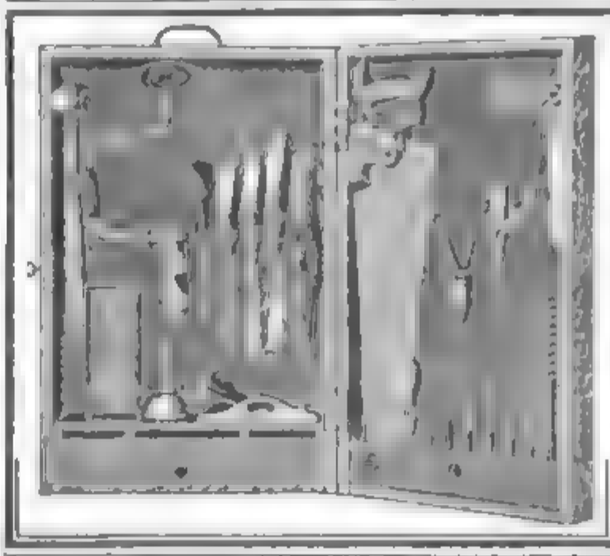

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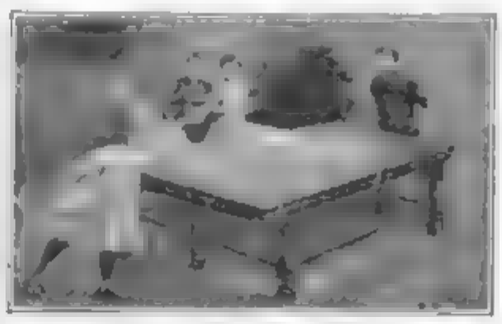

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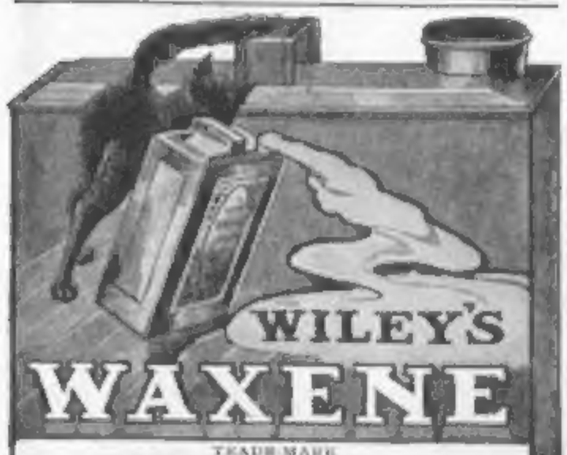

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A few years ago a dispatch to the London Daily Mail from Athens chronicled the death at Khuti, Albania, of Ismali Hudjo, said to be the oldest man on the globe. Though one hundred and sixty years old, his mental faculties, it is said, were unimpaired, and all his teeth were sound at his death.

Overtopping in the number of its years all these wonderful instances of longevity, including even the last mentioned, was the life of Henry Jenkins, who died in Bolton-on-Swale, in Yorkshire, England, in 1670, at the age of one hundred and sixty-nine. Born in 1501, he was twelve years old when the battle of Flodden Field was fought, and he used to tell how he bore a horse-load of arrows, before the fight, to a nobleman whom he served as page. The end of the Wars of the Roses and of Feudalism, the events of the Reformation, the glories of Elizabeth's reign, Cromwell and the Civil War must have passed before his eyes, and, outliving all his friends, early and late, he must have been the most solitary and lonely of human beings. On several occasions in courts of law he testified correctly to events that had occurred a hundred and forty years before.

It staggers one to find, on adding together the four longest of the lives we have mentioned—amounting to six hundred and twenty-one years—that, had they succeeded one another, the quartet would have linked together by their lives the days of Edward I of England, of the institution of the House of Commons, and of the Crusades, with the reign of Edward VII and the Presidency of Theodore Roosevelt. Still more startling, if possible, is it to find that the united lives of all these centenarians, amounting to ten hundred and nineteen years—only seven rungs of the ladder—would reach to the days of Alfred the Great. —*William Mathews.*

How to Know the Lions

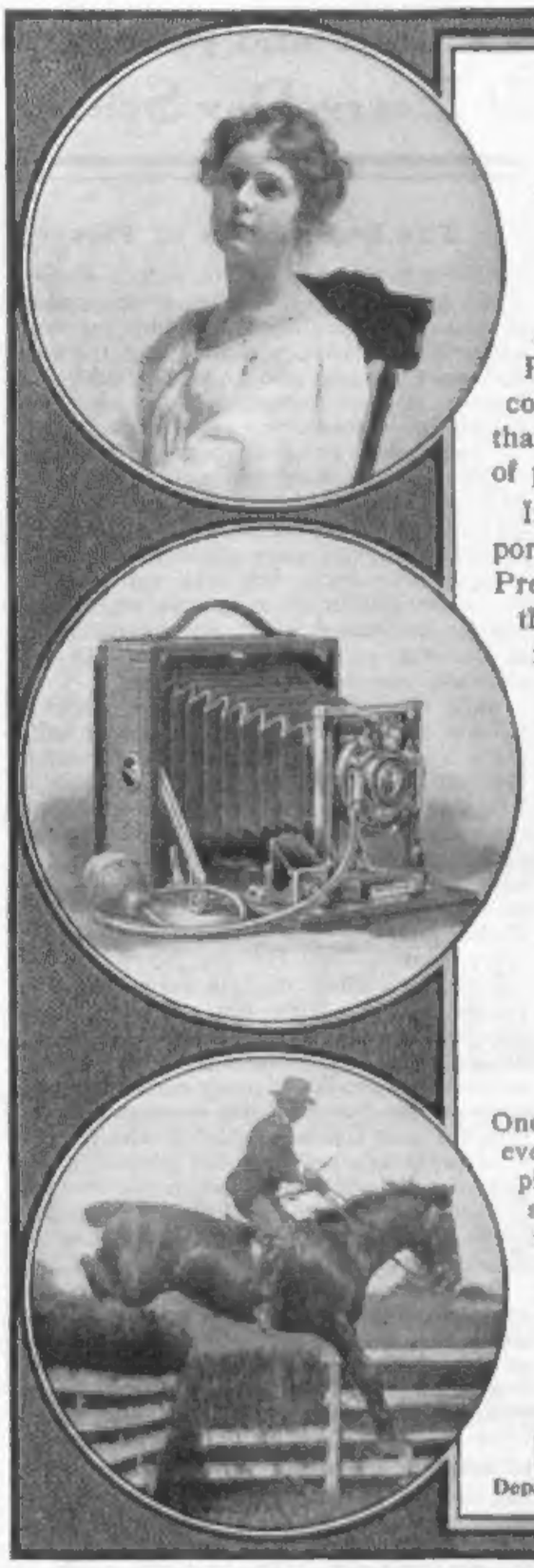
IT IS related of Mr. William Dean Howells that on a recent steamboat trip he encountered a handsome young lady of tall and dignified mien. Chancing to do her some little courtesy, like passing her a camp-stool or assuring her that she was on the right boat, he essayed to extend the incident into a conversation and a sightseeing visit to the pilot-house, and was promptly snubbed by the young woman, who looked down at him with some haughtiness and gave him to understand in well-bred but emphatic tones that his advances had best cease then and there. Not until she had left the boat did she learn who it was she had repelled, and to her lasting grief, since it appears that the one man in the world she most wished to meet was Mr. Howells, having long been a warm admirer of his written work.

You shall know the lion of the jungle by his mane and his roar even if you come upon him outside of his habitat, but how shall you recognize the human lion when abroad? Here was this young lady missing the opportunity of her lifetime; and no doubt Mr. Howells would have found the scenery from the pilot-house much more picturesque in the company of such an interesting and discriminating young person. It was a sad affair, however you look at it.

That similar unfortunate meetings are taking place every day there can be no manner of doubt. The human lion, especially of the literary variety, seldom looks his genus; indeed, it is a melancholy fact that on his personal appearance alone he would often pass for no more than (to continue the zoological figure) a harmless, necessary cat. Clearly, he ought to be labeled in some way, but how is a difficult question.

The hard-working caricaturist, who spends his lifetime in learning to produce a close likeness, never feels safe till he has plainly tacked on the name of each character; perhaps here is a clue for our purpose. Let the celebrity have his name embroidered on the hem of his garment, say on the lapel of his coat, or on his hat brim.

However, this seems a bit crude. Some lions might not take to it—Mr. Howells, for instance. A less objectionable way might be for the celebrity always to be accompanied by a sort of a subdued herald who would quietly circulate about among neighboring persons and announce the presence of his chief. But possibly this plan would involve too much expense, except in the case of the million-copy novelist, and, of course, his well-known modesty would probably not allow him to use any method of identification, however delicate. With the theatrical and the operatic celebrities, too, no doubt their diffidence and fear of public attention would likewise cause them to view these suggestions with coldness. —*Hayden Carruth.*



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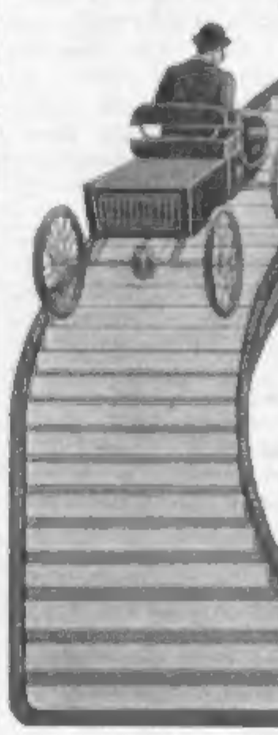

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The Digestibility of Pins

Pins may be supposed to lack usefulness as an article of diet, and yet great numbers of them are swallowed. Babies eat them whenever they have a chance, and the average small boy gets into trouble on some such account at least once, though he may compromise on a needle or a bit of broken glass.

The puzzle is to know why so little damage is done by swallowing things of the kind; for, as a rule, though much alarm is felt at the time by solicitous parents, the victim appears to suffer no bad consequences. Recently, however, the matter has been explained by the investigation of a famous scientist of Vienna, Dr. Alfred Exner, who has conducted an elaborate series of experiments with dogs and cats, pigeons, frogs and turtles.

As a result he finds that sharp-edged or pointed bodies rarely do any harm or inflict any wound in passing through the stomach or the intestinal tract. It is very seldom, in fact, that the mucous membranes are even cut, owing to a special provision of Nature for preventing damage of the kind. Hence it is understood how people sometimes are able to chew and swallow glass, or similarly to dispose of tacks and such articles, without being injured.

Men have often died in consequence of attempting such feats, but more frequently they have survived. The secret, as disclosed by Doctor Exner, lies in the fact that, when a pointed or sharp-edged body comes into contact with the lining of the stomach or intestine, the part touched contracts and puckers so as to thicken itself in that place. At the same time it withdraws itself in such a manner as to form a little pocket, and gradually twists the object around so as to turn the edge or point away, pushing the thing along.

In this manner needles are turned so as to keep their points away from the membrane, and it is the same way with a pin or a piece of glass. As a rule, the delicate lining suffers no injury, and such a thing as a perforation of the intestinal wall is exceedingly rare.

Ordinarily the professional glass-eater is a trickster, substituting bits of harmless gelatine for the pieces of glass he pretends to swallow, or relying upon some other legerdemain. But now and then an amateur attempts this sort of thing out of bravado, or for a wager, and it is mere chance whether he escapes death or not, a good deal depending upon the size of the fragments. Nature must draw the line somewhere. As for the man who swallows nails or knives, it will be necessary to cut him open sooner or later and remove the débris.

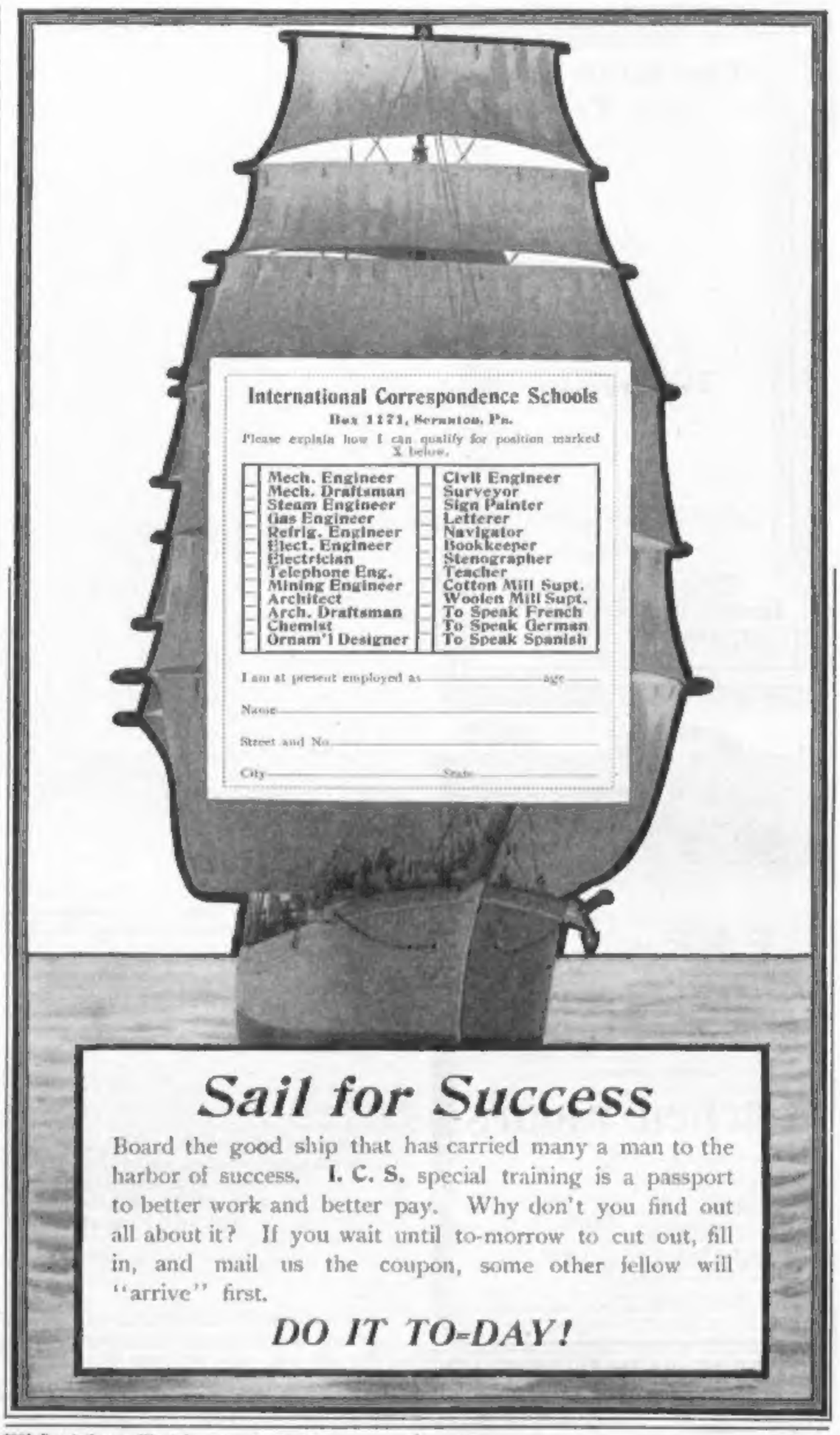
Queer Sugar Plants

Uncle Sam is much interested at the present time in studying foreign plants which may become commercially available in this country. The most out-of-the-way corners of the world are being ransacked for this purpose, and some interesting novelties have already been obtained. Two new sugar-producers have been discovered recently, and it may be that something will be done with them.

One of these plants is the so-called "sugar vine" of Central America, which botanists have called *Lippia Mexicana*. It is a creeper, and has leaves so sweet to the taste that, when they are chewed, the sweetness seems much more intense than that of sugar itself. As yet it has not been cultivated to any extent, though the sweet leaves are used for medicine in the tropics.

The other plant is described as a humble-looking herb which grows to a height of hardly more than six inches, with small leaves and minute blossoms. It flourishes on the high plateaus of Paraguay, in the neighborhood of the Amambahi Mountains, covering the ground with a dense growth, and its saccharine properties are so remarkable that a few of its leaves will sweeten a large cup of tea or coffee. The least morsel of a leaf put into the mouth will give a sweet taste that lasts for many minutes.

This Paraguayan plant is known to the native Indians as the "sugar herb," or "honey herb." Its sweetness is not due to sugar, apparently, but to the presence of some chemical substance quite peculiar and as yet unknown. This substance cannot, like sugar, be induced to ferment by adding yeast.



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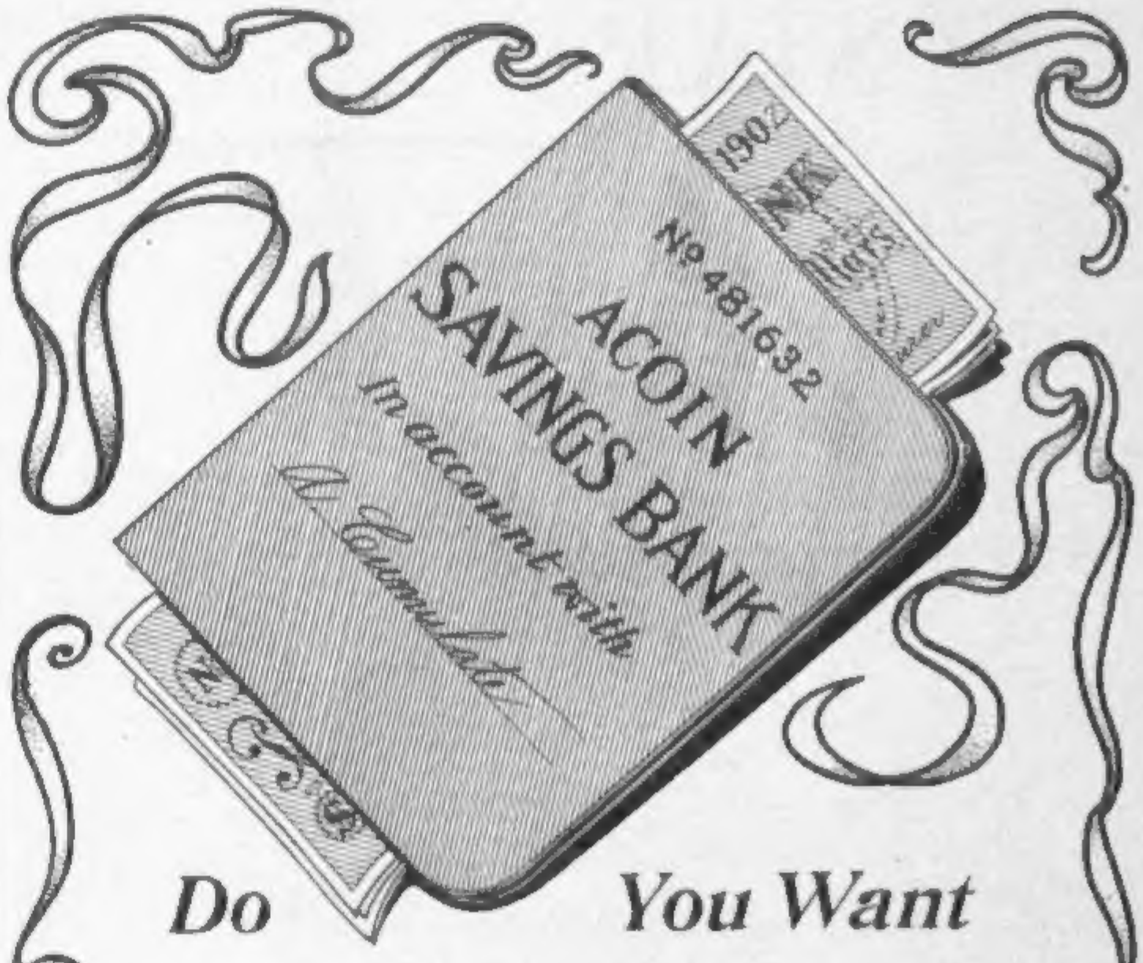

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